



# **SIRA**

*Delivering Technologies  
for Patents*

## **Search Report**

**EIC 3600**

**STIC Database Tracking Number: 353783**

**To: Natalie Pass  
Location: KNX 5A41  
Art Unit: 3686  
Date: 1/ 21/ 2011  
Case Serial Number: 09/ 658770**

**From: Janice Burns  
Location: EIC3600  
KNX 4B71  
Phone: (571) 272-3518  
Janice.Burns@uspto.gov**

### **Search Notes**

Dear Examiner:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog.

I have listed references of *potential* interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

EIC 3600, US Patent & Trademark Office

I.	REFERENCES OF POTENTIAL INTEREST .....	3
A.	Dialog .....	3
II.	INVENTOR SEARCH RESULTS FROM DIALOG.....	11
III.	TEXT SEARCH RESULTS FROM DIALOG - PATENTS .....	12
A.	Abstract Databases.....	12
B.	Full-Text Databases .....	118
IV.	TEXT SEARCH RESULTS FROM DIALOG - NPL.....	152
A.	Abstract Databases.....	152
B.	Full-text Databases .....	173

## I. References of Potential Interest

### A. Dial og

23/3/K/4 (Item 4 from file: 610)  
DIALOG(R) File 610: Business Wire  
(c) 2011 Business Wire. All rights reserved.  
00048824 1999052114181226 (USE FORMAT 7 FOR FULLTEXT)  
Intuit's Quicken InsureMarket Will Expand With Auto Insurance Service From  
20th Century  
Business Wire  
Friday, May 21, 1999 13:38 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 1,055

Intuit Inc. (NASDAQ:INTU) announced today that its Quicken InsureMarket(R) Web site (<http://www.insuremarket.com>) has signed a letter of intent to introduce real-time auto insurance rate quotes this summer from 20th Century Insurance Company.

"No other online insurance site compares with Quicken InsureMarket's ability to provide consumers with extensive real-time information about the rates offered by insurers, as well as a host of options for completing the auto insurance purchase conveniently online, or getting additional assistance from an agent or company representative," says Steven Alldrich, president of Intuit Insurance Services, Inc. (IIS).

This new service from 20th Century represents an expansion of InsureMarket's use of the InsurQuote database. InsureMarket has been providing consumers with free access to an InsurQuote shopping database of auto insurance rate quotes since last year. Now, select insurers who work with InsurQuote to generate their rate quotes will be able to work with InsureMarket to enable consumers to proceed conveniently to purchase those policies.

In this case, consumers will be able to send their application information electronically to 20th Century's call center, where licensed representatives will contact the consumer to complete the transaction.

Another new option being introduced for using the InsurQuote database and Quicken InsureMarket provides links to agents...

...For the first time, Quicken InsureMarket will support the direct participation of independent agents through this service, offering consumers the convenient option of shopping for insurance on the Internet, combined with the opportunities for personalized and professional assistance from an agent to answer additional questions and complete the transaction.

A network of 74 independent insurance agencies in 28 states, members of the Agency Peak Performance EXchange (APPEX) organization, can participate in Quicken InsureMarket. Consumers interested in purchasing policies from select...

21/3, K/1 (Item 1 from file: 350)  
DI ALLOC R) File 350: Derwent WPI X  
(c) 2011 Thomson Reuters. All rts. reserv.  
0012360696 - Drawing available  
WPI ACC NO: 2002-303317/200234

XFPX Acc No: N2002-237305

Insurance quotes providing method using Internet,  
involves presenting agent list to user and providing  
information about selected agent along with generated insurance  
quote

Patent Assignee: LGCE E W (LGCE-I)

Inventor: LGCE E W

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20020026334	A1	20020228	US 1998199032	A	19981123	200234 B

Priority Applications (no., kind, date): US 1998199032 A 19981123

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
US 20020026334	A1	EN	19	8		

Insurance quotes providing method using Internet,  
involves presenting agent list to user and providing  
information about selected agent along with generated insurance  
quote

#### Original Titles:

AGENT-CENTRIC INSURANCE QUOTING SERVICE

Alerting Abstract ...NOVELTY - An insurance quote is  
generated based on information collected from user. An agent list is  
presented to the user for selecting a particular agent. The  
insurance quote is presented to the user along with  
information about selected agent. DESCRIPTION - An INDEPENDENT CLAIM is also  
included for computer system and for a computer  
program

...USE - For providing insurance quotes through Internet.

...ADVANTAGE - Allows captive agents to maintain their exclusive  
quote presentation role with users of the system while  
eliminating the time delay introduced by the off-line quoting process...

...DESCRIPTION OF DRAWINGS - The figure shows a flowchart relating to  
agent-centric automated insurance quoting system

Title Terms/Index Terms/Additional Words: INSURANCE;

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q 0040/00...

G06Q 0040/00...

#### Original Abstracts:

A method and apparatus are provided that allow insurance agents  
to virtually present insurance quotes to potential  
clients over the Internet and the web. This  
is accomplished by first collecting information from a user and  
generating an insurance quote based on the  
information collected from the user. An agent list is then  
presented to the user, who, in turn, selects an agent

from the agent list. Finally, the insurance quote is presented to the user together with information regarding the selected agent. As a result, the insurance quote is presented to the user as if the selected agent were actually providing the quote directly to the user. This presentation mode allows captive agents to maintain their exclusive quote presentation role with users of the system while, at the same time, eliminating the time delay introduced by the off-line quoting process.

#### Claims:

1. A method for providing insurance quotes over a global computer network, the method comprising: collecting information from a user; generating an insurance quote based on the information collected from the user; presenting an agent list to the user; the user selecting an agent from the agent list; and in response to the user selecting the agent from the agent list, presenting the insurance quote to the user together with information regarding the selected agent.

31/3, K/19 (Item 19 from file: 350) \*\*Note Bad Date\*\*

DI ALCO R) File 350: Derwent WPI X  
(c) 2011 Thomson Reuters. All rts. reserv.  
0012890447 - Drawing available  
WPI ACC NO: 2002-749911/200281  
XRPX Acc No: N2002-590588

Sales-related data provision method for insurance companies, involves retrieving sales-related data in response to request received from user at web site of corresponding insurance agent

Patent Assignee: CHOWDRY T. (CHOWI); GE FINANCIAL ASSURANCE HOLDINGS INC (GENE); STEUART S R (STEU-)

Inventor: CHOWDRY T; STEUART S R

Patent Family (4 patents, 93 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20020116229	A1	20020822	US 2001788646	A	20010221	200281	B
WO 2002069084	A2	20020906	WO 2002LS4958	A	20020221	200281	E
AU 2002255570	A1	20020912	AU 2002255570	A	20020221	200433	E
AU 2002255570	A8	20051006	AU 2002255570	A	20020221	200612	E

Priority Applications (no., kind, date): US 2001788646 A 20010221

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020116229	A1	EN	15	4	
WO 2002069084	A2	EN			

National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW  
AU 2002255570 A1 EN Based on CPI patent WO 2002069084  
AU 2002255570 A8 EN Based on CPI patent WO 2002069084

Sales-related data provision method for insurance companies, involves retrieving sales-related data in response to request received from user at web site of corresponding insurance agent

Original Titles:

System and method for providing customized sales-related data over a

network...

Alerting Abstract ... NOVELTY - The insurance agent information is retrieved from a database by a supplier system in response to a request for sales-related data received from a user at the web site of the agent. The additional sales information are transmitted to the user on demand.... Sales-related data provision system and Computer readable media storing sales-related data provision program

... USE - For providing sales-related data of insurance companies to users...

... ADVANTAGE - Enables customer to access the supplier system remotely from a agent's web site to obtain the most current sales-related data directly from the supplier system reliably...

... DESCRIPTION OF DRAWINGS - The figure shows the flowchart illustrating the sales-related data provision process.

Title Terms.../Index Terms/Additional Words: WEB;  
Class Codes

International Classification (Main): G06F-017/60

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0010/00...

#### Original Abstracts:

A system and method for providing sales-related data over a network. The method includes the steps of receiving a request for sales-related data from a user, receiving request-related information from the user and generating the sales-related data based on the received request-related information. The request may be from a user at a broker address. The method further includes the steps of accessing broker information from a broker information database based on the broker address and displaying at least a portion of the broker information with at least a portion of subsequent information presented to the user...

... A system and method for providing sales-related data over a network. The method includes the steps of receiving a request for sales-related data from a user, receiving request-related information from the user and generating the sales-related data based on the received request-related information. The request may be from a user at a broker address. The method further includes the steps of accessing broker information from a broker information database based on the broker address and displaying at least a portion of the broker information with at least a portion of subsequent information presented to the user...

#### Claims:

What is claimed is: 1. A method for providing sales-related data over a network comprising the steps of: receiving a request for sales-related data from a user at a broker address; accessing broker information from a broker information database based on the broker address; displaying at least a portion of the broker information with at least a portion of subsequent information presented to the user; receiving request-related information from the user; and generating the sales-related data based on the received request-related information.

25/ 3, K/ 8 (Item 8 from file: 583)

DIALOG(R) File 583: Gale Group Global base(TM)  
(c) 2002 Gale/Cengage. All rts. reserv.  
00044118

INSURANCE COMPANY INSTALLS A BURROUGHS A15  
UK - INSURANCE COMPANY INSTALLS A BURROUGHS A15  
Computer Weekly (CRW) 16 January 1986 p108  
ISSN: 0010-4787

INSURANCE COMPANY INSTALLS A BURROUGHS A15  
UK - INSURANCE COMPANY INSTALLS A BURROUGHS A15

Scottish Amicable has installed a Burroughs A15 mainframe. The #3.3m machine will be used to reduce administration costs and increase the number of on-line computer links with its insurance agents. Scottish Amicable is planning to use BT's Mediat network to run a two-way system for issuing policies.

PRODUCT: Mainframe Computers  
EVENT: CONTRACTS & ORDERS

17/3, K/2 (Item 1 from file: 613) **\*\*Note bad date\*\***

DIALOG(R) File 613: PR Newswire  
(c) 2011 PR Newswire Association Inc. All rts. reserv.  
00770120 20020521NYTU086 (USE FORMAT 7 FOR FULLTEXT)  
The Hartford and Access CoverageCorp Bring Standards-Based  
PR Newswire  
Tuesday, May 21, 2002 08:07 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 737

TEXT:  
The Hartford and Access CoverageCorp of Charlotte, N.C., have introduced a highly sophisticated agent-designed technology, and are now providing BB&T Insurance Services of Raleigh, N.C., with true SEMCI (single entry multiple company interface) and 10 of the country's largest managing general agents (MGAs) with the convenience and speed of real-time quoting over the Internet. The technology is based on ACCORD XML standards.  
(Photo: [http://www.news.com/cgi-bin/prnh/19990824/HI\\_GLOCO](http://www.news.com/cgi-bin/prnh/19990824/HI_GLOCO))  
This means that sub-agents of each of 10 MGAs now can go to the MGAs' Web site to obtain, within seconds, real-time bindable commercial quotes from The Hartford. In addition, another national carrier is scheduled to begin quoting on the BB&T Insurance Services and MGA platforms through Access CoverageCorp next month.  
"By expanding Access CoverageCorp's XML standards-based technology to sub-agents of 10 of the...

...said Joe Gauches, executive vice president, eBusiness and technology for property-casualty operations, The Hartford. "An MGA's sub-agents will soon be using the Internet to obtain multiple quotes from multiple carriers -- making it easier and faster for them to conduct business and serve customers."  
The Hartford's and Access CoverageCorp's real-time front end processing capabilities are being demonstrated at the ACCORD convention. Among the users

of the technology are BB&T Insurance Services; Combined Group, Carrollton, Texas; and PLA of Southern California, Sacramento, Calif.

Sub-agents of these MGAs go to their MGA's Web site to obtain real-time bindable quotes for The Hartford's SPECTRUM small business package policy (BCP), workers' compensation and umbrella coverages, as well as quotes on similar coverages from other carriers...

...Access CoverageCorp's real-time processing technology uses a highly sophisticated underwriting rules engine, called Intelligent Interchange, that enables an agency to complete a single online application that captures and transmits insurer-specific underwriting information for each participating carrier. The underwriting rules engine can be quickly and easily adjusted to reflect a carrier's underwriting changes...

...they reduce expenses and increase revenue, while also providing virtually instantaneous quotes.

Access CoverageCorp, which is owned by The Hartford, is a leading provider of Internet-based business insurance technology, providing solutions for insurance carriers, insurance brokers, and managing general agents. At the heart of Access CoverageCorp's Intelligent Interchange is its Virtual Insurance Platform (VIP), a single entry multi-carrier platform designed to help insurance carriers, wholesalers, and property/casualty agencies streamline quoting, underwriting, and other critical functions. Based in Charlotte, NC, Access CoverageCorp can be reached at 704-940-6001 or [www.accesscoveragecorp.com](http://www.accesscoveragecorp.com)

23/3,K/3 (Item 3 from file: 610)  
DI ALCO R) File 610: Business Wre  
(c) 2011 Business Wre. All rts. reserv.  
00110453 19990927270B0545 (USE FORMAT 7 FOR FULLTEXT)  
CyberComp to Expand Its Agent Base Nationwide  
Business Wre  
Monday, September 27, 1999 19:18 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWRE  
WORD COUNT: 629

Founded in 1997, CyberComp was the first insurer to quote and bind workers' compensation coverage online. In 1998, CyberComp generated \$81 million in gross premiums written. CyberComp had over \$60 million in gross premiums in the first six months of 1999.

"CyberComp has given Reliance National and our agents a distinct competitive advantage in small business workers' compensation insurance - an estimated \$15 billion market in the United States. Agents like the ease and convenience of being able to obtain price quotes and bind coverage anytime, day or night, via the Internet. Online quoting and binding takes just a few minutes, so our producers are able to transact more business, faster and more cost-effectively. They are also...



... size  
is 10 to 20 employees, and the average annual premium is \$10,500 per policy, with minimum premiums as low as \$1,000.

Appointed agents have access to CyberComp via a password-protected web site. Agents log on to the CyberComp web site, complete the online application for their clients and receive an underwriting response in less than five minutes. A sophisticated computer program known as an expert system determines whether a company qualifies for CyberComp coverage based on the data contained in the electronic submission. Once a customer is accepted and the quote is approved, the agent can authorize the policy to be bound and issued with a few simple keystrokes. Total turnaround time with CyberComp is five to 10 minutes, compared with up to two weeks using traditional means, such...

...is CyberComp fast and efficient, but the coverage is priced right for the customer, and our commission structure is very competitive," said Mr. Benson.

Independent insurance agents can learn more about CyberComp by visiting <http://www.cybercomp.com>. From CyberComp's home page, agents can go to "Contact Us" to apply online for an agency appointment. Agents who complete and submit the agency appointment application form will be contacted by a CyberComp representative in their area.

CyberComp...

...in Lawrenceville, N.J., is part of Reliance National, a principal unit of Reliance Group Holdings, Inc. headquartered in New York City. Reliance National (<http://www.reliancenational.com>) provides a broad range of commercial property and casualty insurance coverages and risk management services in the United States and internationally in over 100 countries. Policies are underwritten by Reliance insurance companies and are backed by the financial strength and stability of Reliance Insurance Group, rated A- (Excellent) by A.M. Best. Reliance Insurance Group represents the consolidated property and casualty insurance operations of Reliance Group Holdings, Inc. (<http://www.rgh.com>). Reliance Group Holdings had total 1998 revenues of \$3.4 billion, and assets at year-end of \$12.8 billion.

Copyright (C) 1999 Business Wire. All rights reserved.

Distributed via COMTEX.

-0-  
CONTACT: Eileen M. Miles  
Director-Communications  
(212) 909-1245

GEOGRAPHY: NEW YORK  
INDUSTRY CODE: COMED  
COMPUTERS/ ELECTRONICS

INTERACTIVE/ MULTIMEDIA/ INTERNET  
INSURANCE

23/3, K/5 (Item 1 from file: 613)  
DIALOG(R) File 613: PR Newswire  
(c) 2011 PR Newswire Association Inc. All rights reserved.  
00408522 20000906CGM057 (USE FORMAT 7 FOR FULLTEXT)  
InsuranceNoodle.Com Receives \$10 Million in Funding from Argonaut Global  
Financial Services Opportunity Fund  
PR Newswire  
Wednesday, September 6, 2000 10:42 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 618

TEXT:

InsuranceNoodle.com, a new insurance  
e-broker offering tailored, competitively priced insurance  
policies to  
small-business owners, today announced the closing of \$10 million in Series  
A  
funding led by Argonaut Private Equity Management, LLC. Argonaut manages  
the...

...fund capitalized  
primarily by major financial services companies. InsuranceNoodle.com  
will  
use the financing to expand its business nationally.

InsuranceNoodle.com offers small-business owners online  
comparative quotes  
and fulfillment from the nation's top insurers, including The Hartford,  
AIG,  
CNA, St. Paul and Zurich U.S. Customers fill out an easy-to-complete  
insurance  
application, receive bindable quotes in 24 hours or less and  
can buy their  
policies online. In addition, they have access to real-time advice  
from  
licensed, impartial insurance agents through either  
online chat facilities or  
a toll-free number (888-I-NODDLE), seven days a week from 7:00 a.m. until  
11:00 p.m. Upon purchasing a policy, customers are provided with their own  
Web page where they can manage policy changes, obtain  
certificates of  
insurance and initiate claims online 24 hours a day.

## II. Inventor Search Results from Dialog

File 347: JAPI O Dec 1976-2010/ Sep(Updated 101230)  
(c) 2010 JPO & JAPI O

File 350: Derwent WPI X 1963-2010/ UD=201104  
(c) 2011 Thomson Reuters

File 349: PCT FULLTEXT 1979-2010/ UB=20110113| UT=20110106  
(c) 2011 WPO Thomson

File 348: EUROPEAN PATENTS 1978-201102  
(c) 2011 European Patent Office

File 583: Gale Group Globalbase(TM) 1986-2002/ Dec 13  
(c) 2002 Gale/ Cengage

File 474: New York Times Abs 1969-2011/ Jan 21  
(c) 2011 The New York Times

File 475: Wall Street Journal Abs 1973-2011/ Jan 21  
(c) 2011 The New York Times

File 35: Dissertation Abs Online 1861-2010/ DEC  
(c) 2011 ProQuest Info&Learning

File 65: Inside Conferences 1993-2011/ Jan 21  
(c) 2011 BLDSC all rts. reserv.

File 99: Wilson Appl. Sci. & Tech Abs 1983-2010/ Dec  
(c) 2011 The HW Wilson Co.

File 256: TecTrends 1982-2011/ Jan V2  
(c) 2011 Info. Sources Inc. All rights res.

File 2: INSPEC 1898-2011/ Jan V2  
(c) 2011 The IET

File 169: Insurance Periodicals 1984-1999/ Nov 15  
(c) 1999 NLS Publishing Co.

File 610: Business Wire 1999-2011/ Jan 21  
(c) 2011 Business Wire.

File 613: PR Newswire 1999-2011/ Jan 21  
(c) 2011 PR Newswire Association Inc

File 634: San Jose Mercury Jun 1985-2011/ Jan 19  
(c) 2011 San Jose Mercury News

File 810: Business Wire 1986-1999/ Feb 28  
(c) 1999 Business Wire

File 813: PR Newswire 1987-1999/ Apr 30  
(c) 1999 PR Newswire Association Inc

File 20: Dialog Global Reporter 1997-2011/ Jan 21  
(c) 2011 Dialog

File 9: Business & Industry(R) Jul/ 1994-2011/ Jan 21  
(c) 2011 Gale/ Cengage

File 485: Accounting & Tax DB 1971-2011/ Jan V8  
(c) 2011 ProQuest Info&Learning

File 15: ABI/ Inform(R) 1971-2011/ Jan 20  
(c) 2011 ProQuest Info&Learning

File 16: Gale Group PROCM(R) 1990-2011/ Jan 12  
(c) 2011 Gale/ Cengage

File 148: Gale Group Trade & Industry DB 1976-2011/ Jan 20  
(c) 2011 Gale/ Cengage

File 160: Gale Group PROCM(R) 1972-1989  
(c) 1999 The Gale Group

File 275: Gale Group Computer DB(TM) 1983-2011/ Dec 02  
(c) 2011 Gale/ Cengage

File 621: Gale Group New Prod. Annu. (R) 1985-2011/ Nov 23  
(c) 2011 Gale/ Cengage

File 636: Gale Group Newsletter DB(TM) 1987-2011/ Jan 19  
(c) 2011 Gale/ Cengage

File 624: McGraw-Hill Publications 1985-2011/ Jan 21  
(c) 2011 McGraw-Hill Co. Inc

File 625: American Banker Publications 1981-2008/ Jun 26  
(c) 2008 American Banker

File 637: Journal of Commerce 1986-2011/ Jan 21  
(c) 2011 UBM Global Trade

Set	Items	Description
S1	43	AU=(MOONNELL, F? OR MOONNELL F?)
S2	8	AU=(TORMEY, W? OR TORMEY W?)
S3	363	AU=(RANDALL, A? OR RANDALL A?)
S4	0	AU=(ELLERMEIER, D? OR ELLERMEIER D?)
S5	8	AU=(JOHANNESSEN, G? OR JOHANNESSEN G?)
S6	13197	AU=(LEWIS, J? OR LEWIS J?)
S7	10	AU=(LENGER, E? OR LENGER E?)
S8	0	S1 AND S2 AND S3 AND S5 AND S6 AND S7
S9	0	S6 AND S3 AND S1
S10	0	S6 AND S3
S11	13629	S1: S7
S12	2427	S11 FROM 347, 350, 349, 348
S13	455	S12 AND IC=(G06F OR G07F OR G06Q)
S14	29	S13 AND (INSURANCE OR INSURE? ? OR INSURING OR INDEMNIFY?)
S15	16	S14 AND (AGENT? ? OR AGENCY OR AGENCIES OR BROKER? ? OR PROVIDER? ? OR REPRESENTATIVE? ? OR REP OR REPS)
S16	2411	S12 NOT S15
S17	50	S16 AND (INSURANCE OR INSURE? ? OR INSURING OR INDEMNIFY?)
S18	21	S17 AND (AGENT? ? OR AGENCY OR AGENCIES OR BROKER? ? OR PROVIDER? ? OR REPRESENTATIVE? ? OR REP OR REPS)
S19	21	RD (unique items)
S20	9	(DISTRIBUTED OR REMOTE OR COMPUT? OR VIRTUAL? OR DIGITAL? - OR CYBER OR ELECTRONIC? OR COMMUNICATION(2N)(NETWORK? ? OR SYSTEM? ? OR EXCHANGE? OR INTERCHANGE? OR MARKET OR MARKETS OR APPLICATION? ? OR APP OR APPS OR PROCESS? OR PROGRAM? OR VIA - OR ASSISTED OR BASED OR CONTROL?)
S21	6	INTERNET OR WEB OR WWW OR ONLINE OR ONLINE OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)() (SITE? OR PAGE?) OR - PORTAL? ? OR SERVER? ?
S22	13	S19 AND (S20 OR S21)

## No Relevant Results

## III. Text Search Results from Dialog - Patents

### A. Abstract Databases

~~

File 347: JAPI O Dec 1976-2010/ Sep(Updated 101230)

(c) 2010 JPO & JAPI O

File 350: Derwent WPI X 1963-2010/ UD=201104

(c) 2011 Thomson Reuters

Set	Items	Description
S1	35026	INSURANCE OR INSURE? ? OR INSURING OR INDEMNIFY?
S2	2883575	QUOTATION? ? OR QUOTE? ? OR RATE? ? OR PREMIUM? ? OR PROPOSAL? ? OR PRICE? ? OR FEE OR FEES OR COST
S3	64595	S2(2N)(BIDABLE OR BIDDING OR GUARANTEE? ? OR FIXED OR GIVEN OR SET OR PRESET OR PREDETERMINED)
S4	3375319	REQUEST? ? OR ORDER OR ORDERS OR APPLICATION? ?
S5	442063	S4(4N)(RECEIVE? ? OR RESPONSE? OR ACCEPT? OR OBTAIN? OR GET OR GETS OR GETTING OR GATHER? OR SENT OR SEND? OR TRANSMIT? OR STATE? ? OR STATING)
S6	1783562	AGENT? ? OR AGENCY OR AGENCIES OR BROKER? ? OR PROVIDER? ? OR REPRESENTATIVE? ? OR REP OR REPS
S7	57879	S6(6N)(INTERMEDIATE? OR REINSTATE? OR INTRODUCE? OR PRESENT? OR REINTRODUCE? OR BRING? OR RECALL? OR ESTABLISH? OR RE(IN)TERMEDIATE? OR INTRODUCE? OR PRESENT? OR CALL OR CALLING)
S8	16836	(POLICY OR POLICIES OR CONTRACT? ? OR COVERAGE OR SALE? ?) - (4N)(ISSUE? ? OR ISSUING OR PROCEED? OR PROCESS? OR COMPET? OR FINALLY? ? OR FINALLY? OR GRANT? OR APPROVE? OR AUTHORITY? OR AUTHORITY?)
S9	3139	S3 AND S5

S10 146 S7 AND S8  
 S11 4 S9 AND S10  
 S12 0 S11 AND S1  
 S13 4 S11 AND IC=(G06F OR G07F OR G06Q)  
 S14 0 S13 NOT AD>2000  
 S15 7969 S1 AND S2  
 S16 97 S15 AND S7  
 S17 72 S16 AND IC=(G06F OR G07F OR G06Q)  
 (//m t a l l / s 1 7}  
 S18 47 (DI STRIBUTED OR REMOTE OR COMPUT? OR VIRTU AL? OR DIGI TAL? -  
 OR CYBER OR ELECTRONI C? OR COMMUNI CATION (2N) (NETWORK? ? OR S-  
 YSTEM? ? OR EXCHANGE? OR INTERCHANGE? OR MARKET OR MARKETS OR  
 APPLI CATION? ? OR APP OR APPS OR PROCESS? OR PROGRAM? OR VIA -  
 OR ASSI STED OR BASED OR CONTRL?)  
 S19 34 I NTERNET OR WEB OR WWW OR ONLI NE OR ON() LI NE OR WEBSI TE? OR  
 WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME()) (SI TE? OR PAGE?) OR -  
 PORTAL? ? OR SERVER? ?  
 S20 58 S17 AND (S18 OR S19)  
 S21 2 S20 NOT AD>2000  
 S22 1803671 ECOMMERCE OR SALES OR SELLING OR BUYING OR SHOP? OR PURCHA-  
 S? OR ORDER? ? OR ORDERING  
 S23 5922 S22 AND S7  
 S24 98 S23 AND S8  
 S25 37 S24 AND S5  
 S26 33 S25 AND IC=(G06F OR G07F OR G06Q)  
 (//m t a l l / s 2 6}  
 S27 26 (DI STRIBUTED OR REMOTE OR COMPUT? OR VIRTU AL? OR DIGI TAL? -  
 OR CYBER OR ELECTRONI C? OR COMMUNI CATION (2N) (NETWORK? ? OR S-  
 YSTEM? ? OR EXCHANGE? OR INTERCHANGE? OR MARKET OR MARKETS OR  
 APPLI CATION? ? OR APP OR APPS OR PROCESS? OR PROGRAM? OR VIA -  
 OR ASSI STED OR BASED OR CONTRL?)  
 S28 25 I NTERNET OR WEB OR WWW OR ONLI NE OR ON() LI NE OR WEBSI TE? OR  
 WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME()) (SI TE? OR PAGE?) OR -  
 PORTAL? ? OR SERVER? ?  
 S29 31 S26 AND (S27 OR S28)  
 S30 0 S29 NOT AD>2000  
 S31 27 S29 NOT (S13 OR S21)

13/3, K/1 (Item 1 from file: 350)  
 DI ALCOR File 350: Derwent WPI X  
 (c) 2011 Thomson Reuters. All rts. reserv.

0018482826 - Drawing available

WPI ACC NO: 2008-03165/200882

XFPX Acc No: N2009-034825

Mobile commerce business performing method, involves loading mobile  
 commerce business manager module in base band of portable device, and  
 storing downloaded projects in security element i.e. intelligent card  
 Patent Assignee: AMERICA TCOB TECHN CORP (AMT-O-N); RFCYBER CORP (RFCY-N)  
 Inventor: PAN X; QIU F; XU L; OHIO F; KOHL S; PAN H  
 Patent Family (2 patents, 2 countries)  
 Patent Application

Number	Kind	Date	Number	Kind	Date	Update
CN 101295394	A	20081029	CN 200810087747	A	20080326	200882 B
TW 200842753	A	20081101	TW 2008110276	A	20080321	200943 E

Priority Applications (no., kind, date): US 2007739044 A 20070423

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing Notes
CN 101295394	A	ZH	43	7	
TW 200842753	A	ZH			

Alerting Abstract ... point-of-sales, thus enabling the portable device to

carry out electronic commerce and mobile commerce business by a payment severer and/or point-of-sales process severer...

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q 0030/00...

G06Q 0030/00...

#### Original Abstracts:

... aspect, the invention provides a device enables portable device to carry out electronic commerce and mobile commerce business by payment severer and/or Point-of-Sales process severer, on the premise that the security is not threaten. In one embodiment, the portable device is loaded with electronic purse to act as a...

#### Claims:

... downloaded projects is electronic commerce and mobile commerce business module; said individualizing process further comprises steps of linking with the individualizing severer at the server provider to establish security passage; sending individualization request to said individualizing server; receiving one or plural network messages with individualized data group from said individualized server; and transmitting said individualized data group to said electronic commerce and mobile... CLAIM 14) The system according to claim 13, further comprising: Point-of-Sales business process server; said Point-of-Sales business process server is linked to said Point-of-Sales manager via the security passage on the cellular communication network...

... The method according to claim 20, further comprising: uploading the business accumulated in said Point-of-Sales security identifying module to the background Point-of-Sales business process server via the cellular communication network or the public field network...

... CLAIM 24) The method according to claim 20, further comprising: linking to the background Point-of-Sales business process server when said purchase cost exceeds pre-set threshold value, in order to carry out further validation to said electronic token.

13/3, K/2 (Item 2 from file: 350)  
DIALOGR File 350: Derwent WPI X  
(c) 2011 Thomson Reuters. All rts. reserv.

0018479661 - Drawing available

WPI ACC NO: 2008-C00002/200881

XRPX Acc No: N2009-032785

System for providing inventory fulfillment services to customers has inventory management system that provides information for conveying items to fulfillment services provider in response to determining request satisfies listing rules

Patent Assignee: FREEMAN K A (FREE-I); GRIFFITH M B (GRI-F-I); MURRAY J (MUR-I); MURRAY J W (MUR-I); PATEL A (PATE-I); PLASTER T W (PLAS-I); RAWCLIFFE A (RAWC-I); RAWCLIFFE A C (RAWC-I); AMAZON TECHNOLOGIES INC (AMAZ-N)

Inventor: FREEMAN K A; GRIFFITH M B; MURRAY J; MURRAY J W; PATEL A; PLASTER T W; RAWCLIFFE A; RAWCLIFFE A C; FREEMAN K A, US; GRIFFITH M B, US; MURRAY J W, US; PATEL A, US; PLASTER T W, US; RAWCLIFFE A C, US

Patent Family (6 patents, 122 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20080301009	A1	20081204	US 2007756160	A	20070531	200881 B
WO 2008150695	A1	20081211	WO 2008US64203	A	20080520	200901 E
CA 2688832	A1	20081211	CA 2688832	A	20080520	201020 E

				WO 2008US64203	A	20080520	
				CA 2688832	A	20091124	
EP 2165299	A1	20100324		EP 2008755935	A	20080520	201024 E
				WO 2008US64203	A	20080520	
JP 2010529536	W	20100826		WO 2008US64203	A	20080520	201056 E
				JP 2010510420	A	20080520	
CN 101790740	A	20100728		CN 200880023785	A	20080520	201057 E
				WO 2008US64203	A	20080520	

Priority Applications (no., kind, date): US 2007756160 A 20070531

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
US 20080301009	A1	EN	46	15		
WO 2008150695	A1	EN				
National Designated States, Original: AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MN MW MX MY NZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW						
Regional Designated States, Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HR HU IE IS IT KE LS LT LU LV MC MT MW NZ NA NL NO OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW						
CA 2688832	A1	EN			PCT Application	WO 2008US64203 PCT national entry CA 2688832 Based on CPI patent WO 2008150695
EP 2165299	A1	EN			PCT Application	WO 2008US64203 Based on CPI patent WO 2008150695
Regional Designated States, Original: AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MT NL NO PL PT RO SE SI SK TR AL BA MK RS						
JP 2010529536	W	JA	63		PCT Application	WO 2008US64203 Based on CPI patent WO 2008150695
CN 101790740	A	ZH			PCT Application	WO 2008US64203 Based on CPI patent WO 2008150695

System for providing inventory fulfillment services to customers has inventory management system that provides information for conveying items to fulfillment services provider in response to determining request satisfies listing rules

Alerting Abstract ...one or more processors that implement an inventory management system configured to provide to customer the suggested pricing information for one or more items in response to receiving the request through the fulfillment services registration interface and information for conveying one or more items to a fulfillment services provider in response to determining that the request satisfies one or more listing rules through the fulfillment services registration interface.... ADVANTAGE - Simplifies the process for listing items for sale through electronic commerce channel through the self-service registration interface to inventory management system. Reduces effort required of the customer to take advantage of inventory...

...be combined for shipment with items from another merchant. Reduces customer inconvenience in taking delivery of items e.g. if the customer or customer's agent must be present at the time of delivery due to fewer shipments in addition to reduced shipping costs to the customer...

... 750 Request receiving step...

#### Class Codes

International Classification (+ Attributes)  
IPC + Level Value Position Status Version

Claims:

... wherein said inventory management system is configured to: implement a fulfillment services registration interface; receive, from a customer via said fulfillment services registration interface, a request to receive inventory fulfillment services from a fulfillment services provider for a sale of one or more of said customer's items; in response to receiving said request, provide to said customer, via said fulfillment services registration interface, suggested pricing information for said one or more items; determine whether said request to receive inventory fulfillment services for said one or more items satisfies one or more listing rules; and in response to determining that said request satisfies said one or more listing rules, provide to said customer, via said fulfillment services registration interface, information for conveying said one or more items...

... CLAIM 2] The system according to claim 1, wherein, in response to determining that said request satisfies said one or more listing rules, said inventory management system is further configured to generate respective sales listings for said one or more items...

... configured to: estimate said customer's profit for said given item net of expected fulfillment services transaction costs for said given item and reject said request to receive inventory fulfillment services for said given item in response to estimating that said customer's profit for said given item is less than a specified...

... CLAIM 8] The system according to claim 1, wherein to receive said request via said fulfillment services registration interface, said inventory management system is further configured to receive said request via one or more web pages presented to said customer by said fulfillment services registration interface CLAIM 9] A method, comprising: a fulfillment services provider receiving, from a customer, a request to receive inventory fulfillment services from said fulfillment services provider for a sale of one or more of said customer's items, wherein said request is received via a computer-implemented fulfillment services registration interface; in response to receiving said request, said fulfillment services provider providing to said customer, via said fulfillment services registration interface, suggested pricing information for said one or more items; said fulfillment services provider determining whether said customer's request to receive inventory fulfillment services for said one or more items satisfies one or more listing rules; and in response to determining that said request satisfies said one or more listing rules, said fulfillment services provider providing to said customer, via said fulfillment services registration interface, information for conveying said...

... 9, further comprising said fulfillment services provider generating respective sales listings for said one or more items within one or more electronic commerce channels in response to determining that said request satisfies said one or more listing rules...

... items comprises: estimating said customer's profit for said given item net of expected fulfillment services transaction costs for said given item and rejecting said request to receive inventory fulfillment services for said given item in response to estimating that said customer's profit for said given item is less than a specified...



0018375811 - Drawing available

VPI AQC NO: 2008-M06147/200876

Emotional dealing services providing system for online minor network, has social network database storing member information and human network information formed by member information, and application server converting need request form

Patent Assignee: O WAVE MEDIA CO LTD. (OMAV-N)

Inventor: KIM J H; YU S Y; KIM J; YANG Y

Patent Family (4 patents, 122 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
KR 827015	B1	20080502	KR 200798615	A	20071001	200876 B
US 20090089321	A1	20090402	US 2008285029	A	20080929	200924 E
WO 2009045017	A2	20090409	WO 2008KF6662	A	20080924	200926 E
WO 2009045017	A3	20090522	WO 2008KF6662	A	20080924	200934 E

Priority Applications (no., kind, date): KR 200798615 A 20071001

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
KR 827015	B1	KO	21	9		
WO 2009045017	A2	EN				

National Designated States, Confirmed: AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Regional Designated States, Confirmed: AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC MT NL NO PL PT RO SE SI SK TR OA BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW EA

WO 2009045017 A3 EN  
National Designated States, Confirmed: AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Regional Designated States, Confirmed: AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC MT NL NO PL PT RO SE SI SK TR OA BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW EA

Alerting Abstract ...need request form including need contents from a social brokering user into need information, and stores the need information to a social network database. The application server receives a need proposal for a need request form from a social broker, and provides the need proposal to a social brokering user. A need server...

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0017/00...

#### Claims:

...the emotional carrier which the brokerage is distributed it means the members who just delivers the needs of user the needs information which is not transmitted it searches the application server; which transfers the payment money between the emotional broker user and emotional broker in the contract completion the members performs the payment of the ...providing system at the online minor network of claim1, wherein in the application server, contract is concluded between the emotional broker user and emotional broker in the sales contract establishing;

it requests the payment of the transactions (purchase) amount of money to the emotional broker; it transmits the contract document to these after it stores...

...server if it requests the payment of the brokerage to the emotional broker user and payment is completed; it divides the brokerage according to the set brokerage delivery rate to the emotional carrier and emotional broker if the needs according to contract is carried out completely; and these pay the selling price to the...

...server if it requests the payment of the brokerage to the emotional broker user and payment is completed; it divides the brokerage according to the set brokerage delivery rate to the emotional carrier and emotional broker if the needs according to contract is carried out completely; and these pay the difference of the purchase...distributed by the emotional broker having among the needs transmission path after oneself in the problem resolution and the proposal information which the emotional broker transmits, it operates with the application server with the payment server and the payment of the transaction money and brokerage or the brokerage is performed according to the transaction type. The...

...the payment money process of storage; of transferring the cost in the escrow account server and keeping the payment money if payment is made the contract process of transmitting the contract document from the application server to the emotional broker user and emotional broker if it completes transfer and emotional broker and if transfer is requested...[CLAIM 39] The emotional broker service offer method at the online minor network of claim 38, wherein the contract process transmits the contract information to the emotional carrier participating in the transmission of the needs...

13/3, K/4 (Item 4 from file: 350)  
D:\ALCO\B\ File 350: Derwent WPI X  
(c) 2011 Thomson Reuters. All rts. reserv.

0010902193 - Drawing available  
WPI ACC NO: 2001-523052/200158  
Related WPI Acc No: 2000-224113; 2001-603816; 2002-338007; 2002-469860;  
2003-016027; 2005-178917; 2005-743509; 2006-086186; 2006-314711;  
2006-328117; 2006-723662

XRPX Acc No: N2002-062036  
Unique identification method for digital content on digital content player,  
by receiving first, second and third identifiers, and producing fourth  
unique identifier based on mathematical combination of identifiers  
Patent Assignee: IBM CORP (IBM); INT BUSINESS MACHINES CORP (IBM);  
W STRON CORP (WST)

Inventor: DORACK J J; DORACK J J

Patent Family (12 patents, 30 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
CN 1289100	A	20010328	CN 2000127012	A	20000914	200158	B
EP 1085443	A2	20010321	EP 2000308024	A	20000914	200212	ETAB
CA 2316762	A1	20010317	CA 2316762	A	20000817	200159	E
JP 2001160003	A	20010612	JP 2000279877	A	20000914	200159	E
KR 2001050381	A	20010615	KR 200053161	A	20000907	200171	E
US 6389403	B1	20020514	US 1998133519	A	19980813	200239	E
			US 1998177096	A	19981022		
			US 1999397419	A	19990917		
KR 444695	B	20040818	KR 200053161	A	20000907	200481	E
CA 2316762	C	20070403	CA 2316762	A	20000817	200726	E
CN 100345157	C	20071024				200830	E
EP 1085443	B1	20080827	EP 2000308024	A	20000914	200858	E
DE 60040041	E	20081009	DE 60040041	A	20000914	200868	E

JP 4347508 B2 20091021 EP 2000308024 A 20000914  
JP 2000279877 A 20000914 200970 E

Priority Applications (no., kind, date): US 1998133519 A 19980813; US 1998177096 A 19981022; US 1999397419 A 19990917

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
CA 2316762	A1	EN	82	18		
JP 2001160003	A	JA	97			
EP 1085443	A2	EN	97	18		
Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR						
IE IT LI LU LV MC MK NL PT RO SE SI						
US 6389403	B1	EN				C-I-P of application US 1998133519 C-I-P of application US 1998177096 C-I-P of patent US 6226618 Previously issued patent KR 2001050381
KR 444695	B	KO				
CA 2316762	C	EN				
EP 1085443	B1	EN				
Regional Designated States, Original: AT BE CH CY DE DK ES FI FR GB GR IE						
IT LI LU MC NL PT SE						
DE 60040041	E	DE				Application EP 2000308024 Based on CPI patent EP 1085443 Previously issued patent JP 2001160003
JP 4347508	B2	JA	107			

#### Class Codes

International Classification (Main): G06F-017/60

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0001/00...

#### Original Abstracts:

...piece or a several thousand piece via the internet. Therefore, the need of ensuring protection of the digital assets distributed electronically and security exists. The provider of digital content desires to establish the protected global distribution system for digital content which protects a content owner's rights. The system for digital content electronic distribution, rights management, and...and is stored in the internal table. Microsoft reported the result of the encryption performance benchmark by the Overview of CryptoAPI document. These results were obtained by the application which uses CryptoAPI of Microsoft by computer by which Windows (trademark) NT4.0 operates on a 120-MHz Pentium (trademark) base. B. Public key...started by producing order SC containing the symmetrical key with which the content 113 was encrypted especially, transaction ID, and end user information. 142 -- this order SC is transmitted to the clearing house 105 for a processing. The 143 clearing houses 105 receive order SC, it is opened, and it verifies that all the data are not changed. The clearing house 105 verifies the service condition which the end...information from offer SC641, the information from transaction SC640, and the information from the configuration file of the end user apparatus 109 are contained. One order SC650 is transmitted to the clearing house 105 at each 1:00. URL of the previous clearing house 105 by which order SC650 is transmitted is contained as one of the records in BOM of metadata SC620, and is contained also in offer SC641. The clearing house 105 verifies order... becomes already effective less. - An address of the clearing house 105 which has to interact a dialog in order that the clearing house URL player application 195 may obtain the correct permission for accessing the content 113. - The identifier of the algorithm used for calculating the digest of many digest algorithm ID parts. - The...

... Service-condition information changed by the additional field / field electronic digital content store 103 changed. This information is verified by the clearing house 105 by received SC template, in order to confirm that what the electronic digital content store 103 changed exists in the range of that permission. The certificate which the electronic digital content... the copy of the certificate cancellation list | wrist of the clearing house 105 in the end user apparatus 109. When a cancellation list | wrist is received, the player application 195 is certainly substituted by a local copy, when the cancellation list | wrist is newer. In order to determine which list | wrist is the newest... the same place in the clearing house 105. The clearing house 105 uses OEM packages, such as iVerify and Taxware, and processes a credit card processing and a local sales tax. Embodiment of an electronic digital content store The electronic digital content store 103 which wants to participate as a seller of the content 113 in...

... selling the content 113 to the electronic digital content store 103 as granting a permission, the clearing house 105 via an email usually, Communication is received about the request | requirement which adds the electronic digital content store 103 to the secure digital content electronic distribution system 100. A digital content label supplies the name... a certificate and can be verified after that using the public key from a certificate is effective SC. After the electronic digital content store 103 receives a tool required in order to process SC from the digital certificate and a digital content label produced by the clearing house 105, Provision of the content 113 which can...

... is received, When that is right, the local cancellation list | wrist on the end user apparatus 109 is updated. B. Rights management processing An analysis of order SC The clearing house 105 receives order SC650 from an end user, after an end user receives transaction SC640 which contains offer SC641 from the electronic digital content store 103. Order SC650... about sale, license SC660 is returned without the symmetrical key 623. License SC660 is returned to the clearing house 105, date of disclosure or in order to receive the symmetrical key 623 after that. A user enables it for the content provider 101 to download the music before the date of disclosure of... transmit immediately, when some reports are automatically produced generated with the time interval of definition completed, are stored in the clearing house 105 and a request | requirement is received. The format of the data contained in a report is defined by plate | version | printing behind this document. F. Claim and verification of payment The claim of...

... 113 with the electronic electronic digital content store 103, the clearing house 105 is not notified about a transaction until the end user apparatus 109 transmits order SC650 to the clearing house 105. However, the clearing house 105 is notified by the end user apparatus 109 after each electronic item is downloaded... processing. A product choice user interface provides the option as which an operator enables it to designate whether it hold | maintains in a pending holding state, in order to input information further, whether it publish | presents for a processing of a product, and. When hold | maintaining, a job is added to the cue... algorithm and a bit rate. New rate RNEW is memorize | stored for future use (step 1107). When present rate coefficient Rcurrent exists out of the given range of rate coefficient RSTORED memorize | stored before, or the range by a threshold-value, it is not necessary to update RSTORED. In this case, the display of... product a flag, This product is set | placed on cue | queue A2 (product processing 801 during treatment / information waiting | standby). el | set | then as which if metadata provider demanded the forced monitoring publication | presentation -- else which set | places this product on cue | queue B3 (monitoring publication | presentation processing 806) -- nothing is done (a product is hold | maintained to cue... When an operator determines that chipped data are nonavalabilities, the operator can add a comment to a product and can request | require the monitoring publication | presentation. The content provider 101

can request|require that the monitoring publication|presentation of the product should be carried out for quality assurance. When the monitoring publication|presentation is... of SC. However, Using it for this objective can also use this manual publication|presentation option in order to control a network bandwidth required in order to transmit these large files. When the flag of a publication|presentation is able to be set, content SC630 of the content 113 is transmitted to the...

\* 21/3, K/1 (Item 1 from file: 350)  
DI ALCO R) File 350: Derwent WPI X  
(c) 2011 Thomson Reuters. All rts. reserv.

0012360696 - Drawing available  
WPI ACC NO: 2002-303317/200234  
XFPX Acc No: N2002-237305

Insurance quotes providing method using Internet,  
involves presenting agent list to user and providing  
information about selected agent along with generated insurance  
quote

Patent Assignee: LGOE E W (LGOE-I)

Inventor: LGOE E W

Patent Family (1 patents, 1 countries)

Patent

Number	Kind	Date	Number	Kind	Date	Update
US 20020026334	A1	20020228	US 1998199032	A	19981123	200234 B

Priority Applications (no., kind, date): US 1998199032 A 19981123

Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
US 20020026334	A1	EN	19	8		

Insurance quotes providing method using Internet,  
involves presenting agent list to user and providing  
information about selected agent along with generated insurance  
quote

Original Titles:

AGENT-CENTRIC INSURANCE QUOTING SERVICE

Alerting Abstract ...NOVELTY - An insurance quote is generated based on information collected from user. An agent list is presented to the user for selecting a particular agent. The insurance quote is presented to the user along with information about selected agent. DESCRIPTION - An INDEPENDENT CLAIM is also included for computer system and for a computer program

...USE - For providing insurance quotes through Internet.

...ADVANTAGE - Allows captive agents to maintain their exclusive quote presentation role with users of the system while eliminating the time delay introduced by the off-line quoting process...

...DESCRIPTION OF DRAWINGS - The figure shows a flowchart relating to agent-centric automated insurance quoting system

Title Terms/Index Terms/Additional Words: INSURANCE;

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q 0040/00...

G06Q 0040/00...

### Original Abstracts:

A method and apparatus are provided that allow insurance agents to virtually present insurance quotes to potential clients over the Internet and the web. This is accomplished by first collecting information from a user and generating an insurance quote based on the information collected from the user. An agent list is then presented to the user, who, in turn, selects an agent from the agent list. Finally, the insurance quote is presented to the user together with information regarding the selected agent. As a result, the insurance quote is presented to the user as if the selected agent were actually providing the quote directly to the user. This presentation mode allows captive agents to maintain their exclusive quote presentation role with users of the system while, at the same time, eliminating the time delay introduced by the off-line quoting process.

### Claims:

1 claim 1. A method for providing insurance quotes over a global computer network, the method comprising: collecting information from a user; generating an insurance quote based on the information collected from the user; presenting an agent list to the user; the user selecting an agent from the agent list; and in response to the user selecting the agent from the agent list, presenting the insurance quote to the user together with information regarding the selected agent.

21/3, K/2 (Item 2 from file: 350)  
D:\ALOG\PI File 350\Derwent WPI X  
(c) 2011 Thomson Reuters. All rts. reserv.

0009591509 - Drawing available  
WPI ACC NO: 1999-539775/199945  
Related WPI Acc No: 2004-153981  
XFPX Acc No: N1999-399971  
Future value of life insurance policy's data display device of dynamic policy illustration system  
Patent Assignee: SECOND OPINION FINANCIAL SYSTEMS INC (SECO-N)  
Inventor: POWERS J G  
Patent Family (1 patents, 1 countries)  
Patent Application  
Number Kind Date Number Kind Date Update  
US 5956691 A 19990921 US 1997778073 A 19970107 199945 B

Priority Applications (no., kind, date): US 1997778073 A 19970107

Patent Details  
Number Kind Lan Pg Dwg Filing Notes  
US 5956691 A EN 45 35

Future value of life insurance policy's data display device of dynamic policy illustration system

Alerting Abstract ... NOVELTY - The Dynamic illustration computation system (DICS) controls the graphical user interface based on range values of one variable so as to generate continuously varying display of line graph, area graph and bar...

DESCRIPTION - Dynamic illustration computation system (DICS)  
(44) provides insurance calculations for determining future values of life insurance policy. A graphical user interface (42) operated by the DICS provides insurance policy's data in line graph, area graph,

and bar graph to monitor. A charting unit (54) combines the line graph, area graph and bar...

...variable in the main screen display (56) to change display of line graph, area graph and bar graph to reveal risk inherent in the life insurance policy. The variables may be client's name, gender, rating class, face value life insurance policy etc...

...USE - In dynamic policy illustration system for displaying future values of life insurance policy's data in graphical format...

...ADVANTAGE - Demonstrates to user how changing one variable in life insurance policy affects the future values. Helps agents and clients establish realistic expectation for policy performance which is not guaranteed. Demonstrates actual tradeoffs between premiums and values...

Title Terms.../Index Terms/Additional Words: INSURANCE;

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q 0040/00...

G06Q 0040/00...

#### Original Abstracts:

A dynamic, user friendly insurance policy illustration system for computing and graphically displaying the future values of a model life insurance policy. Key variables are entered and a graphic display of future values is instantly displayed. Variable keys can be selected to recalculate or solve for a certain stated policy performance, or variables can be entered and changed at will to display various "what if" life insurance scenarios. Variables can be rapidly moved through a range of values to create a "move" of the illustrated values changing from variable "A" to "B." The dynamic policy illustration system has built-in tables which can be used to view the effect various economic changes may have on a life insurance illustration. In addition, the dynamic policy illustration system includes an interactive expectations assessment process that uses a questionnaire, inferences and feedback for educating the user about life insurance and thereby leads the user to the most suitable life insurance policy selection based on his/her responses.

#### Claims:

An apparatus for dynamically displaying future values of a life insurance policy's data in graphical format, said apparatus comprising: a computer including a memory and a processor, a monitor display coupled to the computer for dynamically displaying the insurance policy's data in the graphical format, an input means coupled to the computer for inputting variables related to said insurance policy's data into the computer by a user, said memory including: an insurance calculation means, operable by said processor, for using the variables in a plurality of calculations to create said future values; a graphical user interface, operable by said insurance calculation means, for providing said insurance policy's data in line graphs, area graphs, and bar graphs to the monitor, a charting means for combining said line graphs, area graphs and bar graphs into a single screen display on the monitor, said insurance calculation means controlling the graphical user interface according to a range of values of the at least one variable to generate a continuously changing display of said line graphs, area graphs and bar graphs in said single screen display for demonstrating the effects...

...variable by any user to change said display of said line graphs, area graphs and bar graphs to reveal the risk inherent in the life

insurance policy.

31/3, K/1 (Item 1 from file: 350)  
DI ALCOG File 350: Derwent WPI X  
(c) 2011 Thomson Reuters. All rts. reserv.

0021240258 - Drawing available  
WPI ACC NO: 2010-N41841/201081

Goods or products selling system has controller requesting input of payment information based on receiving order from client terminal with destination information, where terminal inputs order information

Patent Assignee: ILCOO INC (ILCOO-N)

Inventor: BIN LIM J; IL YANG Y

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
KR 2010111976	A	20101018	KR 200930480	A	20090408	201081 B

Priority Applications (no., kind, date): KR 200930480 A 20090408

Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
KR 2010111976	A	KO	22	10		

Goods or products selling system has controller requesting input of payment information based on receiving order from client terminal with destination information, where terminal inputs order information

Alerting Abstract ... NOVELTY - The system (100) has a client terminal (300) inputting order information, and a main server (140) connected through a network for producing a receiving order of product information. A detection unit detects chain store information based on the order of information from fixed undertaking agencies and the terminal. The terminal is linked with the agencies with a settlement section requesting payment based on payment information that is input based on a request of a controller. The controller requests input of the payment information based on the receiving order from the terminal with destination information. DESCRIPTION - An INDEPENDENT CLAIM is also included for a product selling method...

...USE - System for selling goods or products...

...DESCRIPTION OF DRAWINGS - The drawing shows a block diagram of a goods or products selling system' (Drawing includes non-English language text...

...100 Goods selling system..

...120 Web server

...

...140 Main server

...200 Payment server

Title Terms.../Index Terms/Additional Words: ORDER;

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q 0030/00...



**Original Abstracts:**

The undertaking agencies of client is established. The system for the sale of goods and the method which it is linked with the agencies for processing as the sale of the undertaking agencies of the target customer in the buying goods of the target customer are suggested. The system for the sale of goods which it is linked with the presented agencies comprises the client terminal inputting the order information including the destination information, the basis the fixed the undertaking agencies the detection unit: one or more chain store information detected from the detection unit the main server detects one or more chain store information based on the order information from the client terminal it includes the main server can connect through network, and the settlement section producing the receiving order of product information based on the order information from the client terminal and requests payment as the name of the fixed the undertaking agencies based on the payment information inputted according to the request of controller and the controller requesting the input of the payment information as the client terminal based on the receiving order of product information from the client terminal. Image 1/1

**Claims:**

[CLAIM 1] The system for the sale of goods which it includes the client terminal inputting the order information and the main server can connect through network; the main server produces the receiving order of product information the detection unit: one or more chain store information detected from the detection unit to the basis based on the order information from the fixed the undertaking agencies and client terminal; and detects one or more chain store information based on the order information from the client terminal it is linked with the agencies including the settlement section requesting payment as the name of the fixed the undertaking...

...information inputted according to the request of controller and the controller requesting the input of the payment information as the client terminal based on the receiving order of product information from the client terminal including the destination information...

...CLAIM 5] The system for the sale of goods which it is linked with the agencies, wherein controller as to claim 1 the receiving order of product information classified based on the order information from the client terminal and agencies selection information according to the agencies is produced...

...system for the sale of goods which it is linked with the agencies which additionally comprises the database which the chain store information, and the receiving order of product information generated in controller are stored including the location information in which the agencies is positioned as to claim 1...

...of goods which it is installed at the agencies as to claim 1 and it further includes the agency terminal can connect through the main server and network; and the agency terminal connects with the agencies comprising the processing of order received part changing the receiving an order state of the receiving order of product information based on the settlement whether or not of the receiving order of product information coming under the agencies among the receiving order of product information generated in the main server.

...CLAIM 8] The system for the sale of goods which it is linked with the agencies, wherein the processing of order received part as to claim 7 the receiving order of product information in which

payment is not completed is changed into the mantissa main state; and the receiving order of product information is changed into the receiving an order state if payment is completed...

... CLAIM 9] The product selling method which it is the product selling method using the system for the sale of goods including the client terminal inputting the order information and the main server which can be connected through network and includes the detection unit, controller and settlement section; and it is linked with the agencies in which the...

... a) step: (c) controller of (a) detection unit comprises one or more chain store information the fixed the undertaking agencies and step of producing the receiving order of product information based on the order information: step that (d) controller the input of the payment information is requested as the client terminal based on the receiving order of product information generated in (c) step the step that (d) controller the input of the payment information is requested as the client terminal based on the receiving order of product information generated in (c) step based on the order information from the client terminal in (b) step including the destination information...

... CLAIM 10] The product selling method which it is linked with the agencies wherein as to claim 9, controller sets up the priority in (b) step at one or more...

31/3, K/2 (Item 2 from file: 350)  
DIALOG File 350: Derwent WPI X  
(c) 2011 Thomson Reuters. All rts. reserv.

0021065178 - Drawing available  
WPI ACC NO: 2010-M0262/201069  
Electronic claim service process system for  
communication with electronic bill service system  
installed in e.g. government-and-municipal office, receives bill data based  
on notification mail via network and outputs bill data for user  
Patent Assignee: HUMONY KK (HUMONY)  
Inventor: HASEGAWA H, JP  
Patent Family (1 patents, 1 countries)  
Patent Application  
Number Kind Date Number Kind Date Update  
JP 3163259 U 20101007 JP 20104955 U 20100723 201069 B

Priority Applications (no., kind, date): JP 20104955 U 20100723

Patent Details  
Number Kind Lan Pg Dwg Filing Notes  
JP 3163259 U JA 23 17

Electronic claim service process system for  
communication with electronic bill service system  
installed in e.g. government-and-municipal office, receives bill data based  
on notification mail via network and outputs bill data for user

Original Titles:  
Electronic claim process service system

Alerting Abstract ... NOVELTY - The system has an application server to transmit the electronic bill application to provider's computer through a communication network (2). A mail server transmits a mail to another provider's computer through communication network. A transmission unit transmits a

notification mail of claim through communication network to provider's computer. A receiving terminal receives the bill data based on the notification mail through the communication network and outputs the bill data for user. USE - Electronic claim service process system for communication with electronic bill service system installed in company (claimed government-and-municipal office, local self-governing company and public company...

... ADVANTAGE - The bill payment process for electronic bill application user can be simplified and fee can be collected from user. The claim work service business can be implemented efficiently and workload with respect to...

... DESCRIPTION OF DRAWINGS - The drawing shows a block diagram of the electronic bill service system (Drawing includes non-English language text...

... 1 Electronic bill service system

... 2 Communication network

... 11 Computer system

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q 0030/00...

G06Q 0030/00...

#### Original Abstracts:

... of a service commercial provider company is implemented/achieved and provided with bill process work by the side of bill issuing for simplification and the electronic claim process service system which can be implemented/achieved rapidly. While receiving the service of an electronic bill application through the communication network 2, it has the computer apparatus 31 of the user company which provides the cost-bearing service with respect to another company, and the computer...

... has the obligation of a payment with respect to a user company by provision of the service from a user company while connecting to the communication network 2. With an electronic bill application, preparation of the claim data based on the computer apparatus 31 of a user company, transmission, the bill data that have the appearance of a bill based on the claim data based on a service commercial provider company's computer system 11, and preparation of the specification data are performed, it comprised so that the produced bill data might be transmitted to the computer apparatus 51 of a customer company according to the transmission request which passed through the communication network 2 from the computer apparatus 51 of a customer company. FIG. 1 The problem which this design tends to solve is a point to which it is the low charge and simplification and the electronic claim process service system which can be implemented/achieved rapidly do not exist claim work by the side of bill issuing in the group of an interposition of a service commercial provider company. This design is a computer system of the service commercial provider company who stores the electronic bill application of a SaaS type/mold through a communication network so that utilization is possible. Computer apparatus of the user provider who provides the cost-bearing service with respect to another provider while receiving the service of the said electronic bill application through the said communication network. While connecting to the said communication network, it is an

electronic claim process service system which has the computer apparatus of the customer provider who has the obligation of a payment with respect to a user provider by...

...provider, comprising: The said user provider's computer apparatus performs recognition of the uptake/capture of the claim data produced by the data entry, the sales management software, or the work system of the content of a claim used as the group of the bill with respect to a customer provider, and the content of a claim. The terminal which transmits to a service commercial provider company's computer system through a communication network is comprised. The said service commercial provider company's computer system is an application server which transmits the said electronic bill application to another provider's computer apparatus through a communication network. The Web server which comprises the website for the said electronic bill application utilization, and the mail server which transmits a mail to another provider's computer apparatus through a communication network are comprised. Preparation of bill data which has the appearance of a bill based on the content of a claim transmitted by the process by the said electronic bill application. Transmission of the notification mail of a claim is performed through a communication network to the said customer provider's computer apparatus. The said customer provider's computer apparatus accesses a service commercial provider company's computer system through a communication network based on the said notification mail of a claim. It is principally characterized comprising the terminal which receives the said bill data through a communication network, and is output as an object for the said user provider's payment process. According to the design of Claim 1 and 2, claim work...

...a bill) by the side of a claim provider is converted to electronic form on the group of the system assembly which employ/adopted the electronic bill application of the SaaS type/mold. Simplification of claim work and speeding up can be achieved. Furthermore, the electronic bill service system which can also achieve the simplification of payment work by the side of a payment provider can be implemented/achieved and provided. According to the...

...the same effect as the design of Claim 1, 2, according to addition of a fee process application. A fee can be collected from an electronic bill application user also for a service commercial provider company. Moreover, the collection process of a fee can also be performed from the user of bill data, and the electronic bill service system which can aim at expansion of a claim work service business can be implemented/achieved and provided. According to the design of Claim 4, in... receiving payment of the amount billed with a service commercial provider company's computer system. Therefore the collection/storing process operation/work by the side of a claim provider becomes unnecessary. The electronic bill service system which contributes also to the workload reduction by the side of a claim provider can be implemented/achieved and provided. According to the design of Claim 5, bill receipt work is converted to electronic form on the group of the system assembly which employ/adopted the electronic bill receipt application of the SaaS type/mold. The electronic bill service system which can achieve simplification of payment work by the side of a payment provider (...side) and speeding up can be implemented/achieved and provided. FIG. 1 is a general/schematic block diagram which shows the whole structure of the electronic bill service system based on Example 1 of this design. FIG. 2 is a general/schematic block diagram which shows the structure of the computer system of the service commercial provider company in the electronic bill service system based on the present Example 1. FIG. 3 is a general/schematic block diagram which shows the structure of the computer apparatus of the

user company in the electronic bill service system based on the present Example 1. FIG. 4 is a general schematic block diagram which shows the structure of the computer apparatus of the customer company in the electronic bill service system based on the present Example 1. FIG. 5 is explanatory drawing which shows the flow of the process of an electronic bill based on the electronic bill application in the electronic bill service system based on the present Example 1. FIG. 6 is a figure which shows an example of the estimate in the electronic bill service system based on the present Example 1. FIG. 7 is a figure which shows an example of the bill in the electronic bill service system based on the present Example 1. FIG. 8 is a general schematic block diagram which shows the whole structure of the electronic bill service system based on Example 2 of this design. FIG. 9 is a general schematic block diagram which shows the structure of the computer system of the service commercial provider company in the electronic bill service system based on the present Example 2. FIG. 10 is explanatory drawing which shows the flow of the process of an electronic bill based on the electronic bill application in the electronic bill service system based on the present Example 1. FIG. 11 is a general schematic block diagram which shows the whole structure of the electronic bill service system based on Example 3 of this design. FIG. 12 is a general schematic block diagram which shows the structure of the computer system of the service commercial provider company in the electronic bill service system based on the present Example 3. FIG. 13 is a general schematic block diagram which shows the structure of the computer apparatus of the user company in the electronic bill service system based on the present Example 3. FIG. 14 is a general schematic block diagram which shows the structure of the computer apparatus of the transaction company in the electronic bill service system based on the present Example 3. FIG. 15 is explanatory drawing which shows the flow of the process of an electronic bill based on the electronic bill application in the electronic bill service system based on the present Example 3. FIG. 16 is a general schematic block diagram which shows the application example which made the electronic bill service system based on Example 1 of this design the agency operation use form. FIG. 17 is explanatory drawing which shows the hierarchical structure of the company group centering on the service commercial provider company of the electronic bill service system based on Example 1 of this design, and an agency group. This design utilizes the electronic bill application of a SaaS type mold, claim process work by the side of bill issuing on the group of an interposition of a service commercial provider company at the low charge, And while storing the electronic bill application of a SaaS type mold through a communication network so that utilization is possible, the objective of implement achieving and providing simplification and the electronic claim process service system which can be implement achieved rapidly. The computer system of the service commercial provider company who stores the fee process application by electronic bill application utilization, Computer apparatus of the user provider who provides the cost-bearing service with respect to another provider while receiving the service of the said electronic bill application through the said communication network, While connecting to the said communication network, it is an electronic claim process service system which has the computer apparatus of the customer provider who has the obligation of a payment with respect to a user provider by...

31/3, K/3 (Item 3 from file: 350)  
 D:\ALOG\B File 350: Derwent WPI X  
 (c) 2011 Thomson Reuters. All rts. reserv.

0020943516 - Drawing available

WPI ACC NO: 2010-L61372/201062

Method for making loan offer to user in response to failed point-of-purchase transaction involves determining if user is qualified for one-time point-of-purchase loan so that predetermined operations are performed

Patent Assignee: LOEB ENTERPRISES LLC (LOEB-N)

Inventor: LOEB M R; MCCABE E J; ROVEGNO J F; VOGEL R I

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 7797231	B1	20100914	US 2007895945	A	20070828	B
			US 2006840598	P	20060828	

Priority Applications (no., kind, date): US 2006840598 P 20060828; US 2007895945 A 20070828

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing Notes
US 7797231	B1	EN	12	3	Related to Provisional US 2006840598

Method for making loan offer to user in response to failed point-of-purchase transaction involves determining if user is qualified for one-time point-of-purchase loan so that predetermined operations are performed

**Alerting Abstract ...NOVELTY** - The offering method (300) involves determining if user is qualified for one-time point-of-purchase loan so that the predetermined operations are performed when the user accepts one-time point-of-purchase loan to complete the point-of-purchase transaction. The indication from the credit reporting agency processor is forwarded to the computer of merchant if the user qualifies for the one-time point-of-purchase loan. The computer of merchant selects the appropriate one time point-of-purchase loan from among a set of pre-established one-time point-of-purchase loans. **DESCRIPTION** - An **INDEPENDENT CLAIM** is included for a point-of-purchase loan facilitator system...

**...USE** - Method for making loan offer to user in response to failed point-of-purchase transaction...

**...ADVANTAGE** - Improves the consumer transaction completion rates, lowers merchant consumer acquisition costs and bolsters merchant margins. Provides one-time point-of-purchase consumer loan as a payment option that requires minimal additional user engagement for approval and is positioned positively in the instance of a primary payment...

**...OF DRAWINGS** - The drawing shows the block diagram of the process by which a user is offered a one-time loan for an amount of purchase.

Title Terms.../Index Terms/Additional Words: PURCHASE;

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q 0040/00...

G06Q 0040/00...

#### Original Abstracts:

Methods and systems are provided for offering loans to users at a point-of-purchase transaction. Such loans are typically offered upon the decline of a user-tendered payment, for example of a credit or debit card or check, and typically at a retail physical location point of sale and/or at a retail website point of sale. The loan offer process is desirably integrated with the merchant's payment

processing system Termsets can be pre-established between the merchant and the loan offerer. Processing to...

#### Claims:

What is claimed is: 1. A method for making a loan offer to a user in response to a failed point-of-purchase transaction, the method comprising: (a) receiving at a merchant computer via an electronic communication medium a primary payment option as a request from a user to complete a point-of-purchase transaction; (b) forwarding from the merchant's computer to a payment processor the user's request to complete the point-of-purchase transaction; (c) evaluating the user's request at the payment processor to determine whether the user's request is accepted or declined; (d) determining by the payment processor that the user's request to complete the point-of-purchase transaction is declined; (e) receiving at the merchant's computer a decline notification from the payment processor indicating that the user's request to complete the point-of-purchase transaction has been declined; (f) the merchant informing the user that the point-of-purchase transaction has been declined; (g) the user abandoning the point-of-purchase transaction; (h) determining, by the merchant's computer, whether to consider the user for a one-time point-of-purchase loan; (i) forwarding available user information from the merchant's computer to a credit reporting agency to evaluate the user for the one-time point-of-purchase loan in the case where the user is considered for the one-time point-of-purchase loan; (j) performing a soft credit check of the available user information by a credit reporting agency processor, wherein the soft credit check comprises evaluating...

...information against at least one set of pre-screen criteria; (k) performing a further credit check of the available user information by the credit reporting agency processor using a pre-established marketing model based on non-consumer specific data; (l) determining, by the credit reporting agency processor, whether the user qualifies for the one-time point-of-purchase loan based on said soft credit check and said further credit check; wherein if it is determined that the user does qualify for the one-time point-of-purchase loan the method further comprises: (1) forwarding an indication from the credit reporting agency processor to the merchant's computer that the user qualifies for the one-time point-of-purchase loan; (2) the merchant computer selecting an appropriate one-time point-of-purchase loan from among a set of pre-established one-time point-of-purchase loans; (3) the merchant offering the user the selected appropriate one-time point-of-purchase loan via a different electronic communication medium and (4) the user accepting the one-time point-of-purchase loan to complete the point-of-purchase transaction.

31/3, K/4 (Item 4 from file: 350)  
DI ALCO (R) File 350: Derwent WPI X  
(c) 2011 Thomson Reuters. All rts. reserv.

0020758433 - Drawing available  
WPI AOC NO: 2010-J69175/201051  
Method for conducting opaque sales transaction for use by e.g. hotel service provider, involves presenting similar groups comprising discount goods and respective similar goods based on received user input  
Patent Assignee: BAUS J (BAUS-I)  
Inventor: BOUS J, US

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
JP 2010165154	A	20100729	JP 20096528	A	20090115	201051 B

Priority Applications (no., kind, date): JP 20096528 A 20090115

Patent Details	Kind	Lan	Pg	Dwg	Filing Notes
Number JP 2010165154	A	JA	56	9	

Method for conducting opaque sales transaction for use by e.g. hotel service provider, involves presenting similar groups comprising discount goods and respective similar goods based on received user input

Original Titles:  
Sales system and the method

Alerting Abstract ...item dynamically using real time data. The similar groups comprising single discount goods and respective similar goods are presented at the computing device (100). The sales transaction process is progressed based on the received user input responding to the presented similar groups....system for conducting opaque sales transaction; and computer readable medium storing program for conducting opaque sales transaction...

...USE - Method for conducting opaque sales transaction for use by hotel service provider, airline service provider, and car rental service provider. Can also be used in insurance service and legal service...

...ADVANTAGE - The similar groups comprising discount goods and respective similar goods are presented based on received user input, to progress the sales transaction process. Hence the sales promotion of goods or other services is ensured at discount price to customers, without degrading the number of sales to customers willing to pay the full price to the products. The purchase of undisclosed product by customers can be increased comfortably. The detailed information related to the products or service is maintained effectively until the sales transaction process is completed, so that the information security can be ensured effectively and reliably during sales transaction process.

...DESCRIPTION OF DRAWINGS - The drawing shows a block diagram of the computing device used during opaque sales transaction process.  
(Drawing includes non-English language text)

Class Codes  
International Classification (+ Attributes)  
IPC + Level Value Position Status Version  
G06Q 0010/00...

... G06Q 0030/00  
G06Q 0010/00...  
... G06Q 0030/00

Original Abstracts:  
(Amendments Included) A sales method is made transparent. The step which receives the inquiry which has at least one parameter from the user relevant to sale of goods, the...

...or more similar groups. Comprising: Each similar group contains the step containing one discount goods and each similar goods and the step which advances a sales process based on the received user input which responds to one or more shown similar groups. Moreover, the method containing the step which receives the request requirement with respect to many subgoods relevant to goods, and the step exchanged with a user so that each payment of many subgoods can be performed in one of many payment methods is disclosed from a user. FIG. 1 This invention relates to the field area of sales transaction. Specifically, half--- it is related with the system method, and computer-readable medium



for carrying out opaque sales transaction.

Claims:

It is a method implemented by computer for selling, comprising: The step which receives the inquiry which has at least one parameter from the user relevant to sale of goods, The step which identifies...

...groups, comprising: Each similar group is a step containing one discount goods and each similar goods, A method to contain the step which advances a sales process based on the received user input which responds to one or more shown said similar groups.

31/3, K/5 (Item 5 from file: 350)  
DI A LOG (R) File 350: Derwent WPI X  
(c) 2011 Thomson Reuters. All rights reserved.

0020355361 - Drawing available  
WPI ACC NO: 2010-E46728/201029  
Related WPI Acc No: 2008-G66879; 2008-G82782  
Method for determining and displaying payment lead time in electronic payment system involves transmitting indicator associated with expected payment delivery time determined based on payment attributes, for presentation to payer  
Patent Assignee: CHECKFREE CORP (CHECK-N)  
Inventor: HERDKLOTZ T; HOBDAV D K; LYDA P J  
Patent Family (1 patents, 1 countries)  
Patent Application  
Number Kind Date Number Kind Date Update  
US 20100100462 A1 20100422 US 2009647693 A 20091228 201029 B  
US 2006565322 A 20061130

Priority Applications (no., kind, date): US 2006565322 A 20061130; US 2009647693 A 20091228

Patent Details

Number	Kind	Lang	Pg	Dwg	Filing Notes
US 20100100462	A1	EN	20	6	Continuation of application US 2006565322

Method for determining and displaying payment lead time in electronic payment system involves transmitting indicator associated with expected payment delivery time determined based on payment attributes, for presentation to payer

Original Titles:

Methods and Systems for the Determination and Display of Payment Lead Time in an Electronic Payment System

Alerting Abstract ...receiving paper and electronic payment types, associated with a payer is identified by a service provider. A payment type for a payment is determined after receiving a payment request. An expected payment delivery time is determined prior to receiving payment request based on multiple payment attributes including payment attribute of payee and payment attribute associated with past payments of payer or special status of payer. An indicator associated with expected payment delivery time is transmitted by the service provider for presentation to the payer. DESCRIPTION - An INDEPENDENT CLAIM is included for system for determining and displaying payment lead time in electronic payment system

... USE - Method for determining and displaying payment lead time in electronic payment system Uses include but are not limited to determining and displaying lead time for payment such as payment of bill

issued by payee, point-of-sale payment, payment for goods/services purchased via network interface and person-to-person payment

Class Codes  
International Classification (+ Attributes)  
IPC + Level Value Position Status Version  
G06Q 0010/00...

#### Original Abstracts:

A system and method for determining and displaying a payment lead time or expected payment delivery time in an electronic payment system is disclosed. A payee associated with a payor is identified. Prior to receiving a payment request to pay the payee on behalf of the payor, an expected payment delivery time for a payment to fulfill the payment request is determined. The...

#### Claims:

...behalf of the payor is not determined until after a payment request associated with the payment is received; determining, by the service provider prior to receiving the payment request, an expected payment delivery time for the payment based on a plurality of payment attributes comprising at least one payment attribute associated with the payee...

...least one of an attribute associated with past payments of the payor or a special status associated with the payor; and transmitting, by the service provider for presentation to the payor, an indicator associated with the determined expected payment delivery time.

31/3, K/6 (Item 6 from file: 350)  
DI ALCO R/ File 350: Derwent WPI X  
(c) 2011 Thomson Reuters. All rts. reserv.

0019362765 - Drawing available

WPI ACC NO: 2009-M81250/200953

Advertisement providing system for electronic magazine, has service provider designating advertisement field that is utilized for inserting advertisements, where provider introduces electronics competitive bid about advertisement field

Patent Assignee: CRI COM INC (CRI C-N)

Inventor: HYUN J H

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
KR 2009077990	A	20090717	KR 20083724	A	20080114	200953 B

Priority Applications (no., kind, date): KR 20083724 A 20080114

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
KR 2009077990	A	KO	22	12		

Advertisement providing system for electronic magazine, has service provider designating advertisement field that is utilized for inserting advertisements, where provider introduces electronics competitive bid about advertisement field

#### Original Titles:

The method of supplying advertisement and system of the electronic magazine using internet.

Alerting Abstract ...service provider designating an advertisement field

that is utilized for inserting advertisements. An advertiser depends on the advertisements for creating a public sensation. The service provider introduces an electronics competitive bid about the advertisement field. The advertisements are inserted through the electronics competitive bidding at the electronic magazine into a page unit...

...**ADVANTAGE** - The system realizes better profit for the advertiser due to self-regulated race by electronic bidding being introduced about the advertisement exposed through the electronic magazine. The system satisfies the interest of a consumer by providing a preview service that allows looking of the content of the magazine in advance before purchasing the electronic magazine. The system renews the advertisement through real-time electronics competitive bidding, and facilitates manufacturing of the electronic magazine...

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q 0030/00...

G06Q 0030/00...

#### Original Abstracts:

...invention relates to the advertisement magazine, using the EB (e-book) the electronic commerce method. And it is about the method of supplying advertisement and system of the electronic magazine which does and which organizes advertisement and provided. System comprises the electronic payment agency enterprise which designates the advertiser depending on the advertisements for creating a public sensation, and the advertisement field inserting advertisement and the advertisement...

...page unit and made, and the subscribe of the electronic magazine and the consumer subscribing to the electronic magazine manufactured by the service provider through internet through internet. The electronic magazine, advertisement, electronic bidding, preview. Image 1/1

Claims:

[CLAIM 1] The AD providing system of the electronic magazine using the internet including the advertiser depending on the advertisements for creating a public sensation, the service provider which it designates the advertisement field inserting the advertisements and...

...field and it recruits advertiser; and it stations the posting advertisement side, the consumer subscribing to the electronic magazine produced by the service provider through internet, and the electronic payment agency enterprise, and as to the service provider which it designates the advertisement field, the advertisements is inserted through the electronics competitive...

...the page unit and advertiser makes; and the electronic payment agency enterprise the electronics settles the sacrifice corresponding to the subscribe of the electronic magazine through internet.

...CLAIM 2] The AD providing system of the electronic magazine using internet, wherein the service provider as to claim 1 the advertisement money level according to the priority of the advertisement field and priority are statistically produced...

...CLAIM 3] The AD providing system of the electronic magazine that uses internet, AD providing system of the electronic magazine comprising: the page view of the electronic magazine, the preview page showing the content of the electronic magazine in advance, and the magazine article...

...CLAIM 4] The AD providing system of the electronic magazine which advertiser and consumer connect through internet; and uses the internet including the web server providing the

authentication function through the log-in of advertiser and consumer, the electronics competitive bidding service about the advertisements, and the web service like the payment related service according to the electronic magazine purchase. And the advertisement bid module: advertising pattern administration module: electronic magazine knitting / renewal module: settlement module: which manages the electronic payment according to the purchase of the electronic magazine it is connected through internet with the electronic payment agency enterprise makes EB it renews it forms the posting advertisement side tendered through the advertisement bidding management part at the...

... CLAIM 5] The AD providing system of the electronic magazine using the internet including the statistical module which statistically checks the degree of exposure of the advertisement field, the priority of the advertisement field according to the degree...

... CLAIM 6] The AD providing system of the electronic magazine which the customer relationship management uses the internet storing each customer information of consumer and advertiser in database and includes the customer information management part managed, and the customer authentication part managing the...

... CLAIM 7] The AD providing system of the electronic magazine that uses internet, AD providing system of the electronic magazine comprising: the basic information about the personal information of advertiser and consumer, the propensity analysis information of the consumer about the advertisement exposure, and...

... CLAIM 8] The AD providing system of the electronic magazine using the internet including the advertisement bid module, is the page view of the electronic magazine or the preview page, the advertisement field making a bid in the... CLAIM 9] The AD providing system of the electronic magazine using the internet included with advertisement field cost / sales information database, and the bid page data base, includes the advertisement field bidding information database, and the information about the tender price of the tendered...

... CLAIM 10] The AD providing system of the electronic magazine using the internet including the advertising pattern database, and the advertising pattern administration unit storing in the advertising pattern database and manages the tendered advertising pattern with the...

31/3, K/7 (Item 7 from file: 350)  
 DIALOG(R) File 350: Derwent WPI X  
 (c) 2011 Thomson Reuters. All rts. reserv.

0019296706 - Drawing available  
 WPI AOC NO: 2009-L53629/200949  
 Wireless communication providing method for e.g. wireless communication network, involves determining policy control and charging rules for policy control and charging session based on mobility protocol

Patent Assignee: QUALCOMM INC (QCOM)  
 Inventor: AHMVAARA K I; AMABAARA K A; CASACCI A L; CHI REUTEUSI SEU J;  
 GIARETTA G; JIARETTA J; MAHENDRAN A C; TSI RTSIS G; AHMVAARA K I, US;  
 CASACCI A L, US; GIARETTA G, US; MAHENDRAN A C, US; TSI RTSIS G, US  
 Patent Family (8 patents, 124 countries)  

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20090182883	A1	20090716	US 2009352734	A	20090113	200949 B
			US 200821013	P	20080114	
WO 2009091776	A1	20090723	WO 2009US30922	A	20090114	200949 E
TW 200939842	A	20090916	TW 2009101245	A	20090114	201015 E
AU 2009205489	A1	20090723	AU 2009205489	A	20090114	201050 E

EP 2238712	A1	20101013	EP 2009701505	A	20090114	201067	E
			WO 2009US30922	A	20090114		
KR 2010108594	A	20101007	WO 2009US30922	A	20090114	201067	E
			KR 2010718128	A	20090114		
			KR 2010718128	A	20100816		
MX 2010007711	A1	20100831	WO 2009US30922	A	20090114	201074	E
			MX 20107711	A	20100714		
CN 101911588	A	20101208	CN 200980102161	A	20090114	201104	E
			WO 2009US30922	A	20090114		

Priority Applications (no., kind, date): US 200821013 P 20080114; US 200821013 P 20080114; US 2009352734 A 20090113

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20090182883	A1	EN	20	13	Related to	Provisional US 200821013
WO 2009091776	A1	EN				

National Designated States, Confirmed: AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV SY TJ TM TN TR TT TZ UA UG US UZ VN VZ ZM ZW

Regional Designated States, Confirmed: AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC MK MT NL NO PL PT RO SE SI SK TR QA BW

GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW EA

TW 200939842 A ZH

AU 2009205489 A1 EN Based on CPI patent WO 2009091776

EP 2238712 A1 EN PCT Application WO 2009US30922

Based on CPI patent WO 2009091776

Regional Designated States, Confirmed: AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK MT NL NO PL PT RO SE SI SK TR AL BA RS

KR 2010108594 A KO PCT Application WO 2009US30922

PCT national entry KR 2010718128

Based on CPI patent WO 2009091776

MX 2010007711 A1 ES PCT Application WO 2009US30922

Based on CPI patent WO 2009091776

CN 101911588 A ZH PCT Application WO 2009US30922

Based on CPI patent WO 2009091776

Wireless communication providing method for e.g. wireless communication network, involves determining policy control and charging rules for policy control and charging session based on mobility protocol

Alerting Abstract ...NOVELTY - The method involves receiving a request from a network entity to establish a policy control and charging (PCC) session for a user equipment (UE) accessing a network entity using a mobility...

...and charging (PCC) rules are determined for the PCC session based on the mobility protocol. The PCC rules are sent to the network entity. An Internet protocol control area network (CAN) type parameter is obtained from the request. The mobility protocol used by the UE is determined based on the IP-CAN type parameter....an apparatus for providing wireless communication a computer program product comprising a set of instructions for performing a method for providing a wireless communication...

...providing a wireless communication for providing a communication service e.g. voice, video, packet data, messaging and broadcasting, in a user equipment over a wireless communication network. Uses include but are not limited to a Code division multiple access (CDMA) network ,

time division multiple access (TDMA) network, frequency division multiple access (FDMA)...

... DESCRIPTION OF DRAWINGS - The drawing shows schematic illustration of a packet processing to tunnel an Internet Protocol (IP) packet...

... 210 Internet protocol packet...

... 220 Tunnelled Internet protocol packet

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0015/16...

G06F-0015/16...

#### Original Abstracts:

Techniques for supporting policy control and charging (PC) functions in a wireless communication network are described. In one design, a Policy Control and Charging Rules Function (PCRF) may receive a request from a first network entity (e.g., a home agent) to establish a PC session for user equipment (UE) accessing the first network entity using a mobility protocol (e.g., Mobile IP). The PCRF may determine the...

... Techniques for supporting policy control and charging (PC) functions in a wireless communication network are described. In one design, a Policy Control and Charging Rules Function (PCRF) may receive a request from a first network entity (e.g., a home agent) to establish a PC session for a user equipment (UE) accessing the first network entity using a mobility protocol (e.g., Mobile IP). The PCRF may determine...

... Techniques for supporting policy control and charging (PC) functions in a wireless communication network are described. In one design, a Policy Control and Charging Rules Function (PCRF) may receive a request from a first network entity (e.g., a home agent) to establish a PC session for a user equipment (UE) accessing the first network entity using a mobility protocol (e.g., Mobile IP). The PCRF may determine...

... Techniques for supporting policy control and charging (PC) functions in a wireless communication network are described. In one design, a Policy Control and Charging Rules Function (PCRF) may receive a request from a first network entity (e.g., a home agent) to establish a PC session for a user equipment (UE) accessing the first network entity using a mobility protocol (e.g., Mobile IP). The PCRF may determine...

Claims:

[CLAIM 1] A method for wireless communication, comprising: receiving a request from a first network entity to establish a policy control and charging (PC) session for user equipment (UE) accessing the first network entity using a...

... CLAIM 5] The method according to claim 1, further comprising: receiving a second request from a second network entity to establish a second PC session for the UE; determining a radio access type used by the UE for the...

... CLAIM 7] The method according to claim 5, wherein the first network entity comprises a home agent serving the UE for mobile Internet Protocol (IP) access based on the mobility protocol, and wherein the second network entity comprises a serving gateway serving the UE for direct IP access...

... CLAIM 8] An apparatus for wireless communication, comprising: at least

one processor configured to receive a request from a first network entity to establish a policy control and charging (PCC) session for user equipment (UE) accessing the first network entity using a... CLAIM 11] The apparatus according to claim 8, wherein the at least one processor is configured to receive a second request from a second network entity to establish a second PCC session for the UE, to determine a radio access type used by the UE for...

... CLAIM 12] An apparatus for wireless communication, comprising: module for receiving a request from a first network entity to establish a policy control and charging (PCC) session for user equipment (UE) accessing the first network entity using a...

31/3, K/8 (Item 8 from file: 350)  
 DIALOG File 350: Derwent WPI X  
 (c) 2011 Thomson Reuters. All rights reserved.

0019030167 - Drawing available  
 WPI AOC NO: 2009-H2904/200933

Resource e.g. voice/short messaging service decoder, allocation providing method for mobile device e.g. cellular telephone, involves allowing or denying access to mobile device system resource for one of mobile applications

Patent Assignee: BABBAR U S (BABBAR); BALASUBRAMANIAN S (BALA-); DAMORE T L (DAMO-); PARK D C (PARK-); QUALCOMM INC (CCOM)

Inventor: BABBAR U S; BABBAR U; BABBAR U S; BALASUBRAMANIAN S; BARASUBRAMANIAN S; DAMORE T; DAMORE T L; DAMORE T R; PAKEU D S; PARK D; PARK D C; BABBAR U S, US; BALASUBRAMANIAN S, US; D A T L, US; PARK D C, US

Patent Family (6 patents, 121 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20090119773	A1	20090507	US 2008127055	A	20080527	200933	B
WO 2009058154	A1	20090507	WO 2007US83467	A	20071102	200933	E
KR 2010081363	A	20100714	WO 2007US83467	A	20071102	201049	E
			KR 2010712101	A	20071102		
			KR 2010712101	A	20100601		
EP 2218001	A1	20100818	EP 2007844845	A	20071102	201054	E
			WO 2007US83467	A	20071102		
IN 201000876	P3	20100903	WO 2007US83467	A	20071102	201068	E
			IN 2010M876	A	20100428		
CN 101889264	A	20101117	CN 200780101571	A	20071102	201101	E
			WO 2007US83467	A	20071102		

Priority Applications (no., kind, date): WO 2007US83467 A 20071102

#### Patent Details

Patent Number	Kind	Lang	Pg	Dwg	Filing	Notes
US 20090119773	A1	EN	25	11		
WO 2009058154	A1	EN				

National Designated States, Confirmed: AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW Regional Designated States, Confirmed: AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT NL PL PT RO SE SI SK TR OA BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW EA

KR 2010081363 PCT Application WO 2007US83467  
 PCT national entry KR 2010712101  
 Based on CPI patent WO 2009058154  
 EP 2218001 PCT Application WO 2007US83467  
 Based on CPI patent WO 2009058154

Regional Designated States, Confirmed: AT BE BG CH CY CZ DE DK EE ES FI FR  
 GB GR HU IE IS IT LI LT LU LV MC MI NL PL PT RO SE SI SK TR AL BA HR MK  
 RS  
 IN 201000876 P3 EN PCT Application WO 2007US83467  
 CN 101889264 A ZH PCT Application WO 2007US83467  
 Based on CPI patent WO 2009058154

Alerting Abstract ...an apparatus for managing resource allocation for mobile communication device applications a computer program product comprising a computer-readable medium containing instructions for managing allocation of system resources for mobile device applications a method of facilitating management of a dedicated network resource for mobile device applications an apparatus for facilitating management of a dedicated network resource for mobile device applications a computer program product comprising a computer-readable medium containing instructions for facilitating management of a dedicated network resource for mobile device application...

#### Class Codes

International Classification (Main): G06F-009/46  
 (Additional/Secondary): G06F-009/50  
 International Classification (+ Attributes)  
 IPC + Level Value Position Status Version  
 G06F-0015/16...

#### Original Abstracts:

...be provided to an application having higher priority level. Furthermore, control of a resource can be taken away from an application having lower priority in order to affect control of such resource for a higher priority application. In one aspect, a privilege code of an application can be verified prior to...

...be provided to an application having higher priority level. Furthermore, control of a resource can be taken away from an application having lower priority in order to affect control of such resource for a higher priority application. In one aspect, a privilege code of an application can be verified prior to...

...be provided to an application having higher priority level. Furthermore, control of a resource can be taken away from an application having lower priority in order to affect control of such resource for a higher priority application. In one aspect, a privilege code of an application can be verified prior to...

...be provided to an application having higher priority level. Furthermore, control of a resource can be taken away from an application having lower priority in order to affect control of such resource for a higher priority application. In one aspect, a privilege code of an application can be verified prior to...

#### Claims:

...of access and a consumer level of access that each enable distinct degrees of customization of the first and second privilege codes or priority levels; receiving a request to customize the first or second privilege code or priority level that specifies a service provider or consumer level of access; and enabling customization of... CLAIM 12] An apparatus that manages resource allocation for mobile communication device applications, comprising: a policy database configured to associate a privilege code, a priority level, or the privilege code and the priority level, with a mobile application of a mobile device; and a policy management module configured to approve or deny access to a device or network resource (resource) for the mobile application based at least on the priority level or the privilege code...

... CLAIM 18] The apparatus according to claim 12, wherein the policy



management module approves access to the resource for the mobile application if the priority level of the mobile application is higher than a second priority level of a...

...to identify the priority level within the policy database; or the configuration module is further configured to dynamically update the priority level of the mobile application based on a concurrent state of a mobile CE of the mobile device...22] The apparatus according to claim 12, further comprising an access termination module configured to remove access to the resource if the policy management component receives a request for the resource from a second mobile application having higher priority level than the mobile application

... CLAIM 25] A computer program product, comprising: a computer-readable medium containing instructions for managing allocation of system resources for mobile device applications, the instructions comprising: at least one instruction...

... CLAIM 26] A method of facilitating management of a dedicated network resource for mobile device applications, comprising: receiving a request to activate a dedicated network resource for a mobile application; establishing the dedicated network resource for the mobile application; receiving a request to establish the dedicated network resource to a second mobile application; referencing a priority level or privilege code of the second mobile application; and allowing...

31/3, K/9 (Item 9 from file: 350)  
DIALOG File 350: Derwent WPI X  
(c) 2011 Thomson Reuters. All rts. reserv.

0018947272 - Drawing available  
WPI ACC NO: 2009-H15716/200929  
Point of sale system monitoring method involves generating corresponding trouble information, if information received by agent is determined as failure

Patent Assignee: SI-SNET CO LTD (SI-SN-N); SI-SNET SERVICE CO LTD (SI-SN-N)  
Inventor: NAM SEOB H

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
KR 2009022248	A	20090304	KR 200787422	A	20070830	200929 B

Priority Applications (no., kind, date): KR 200787422 A 20070830

Patent Details

Patent Number	Kind	Lang	Pg	Dwg	Filing Notes
KR 2009022248	A	KO	11	6	

Alerting Abstract ... NOVELTY - The point of sale system monitoring method involves performing the command by analyzing the command transmitted from a server to an agent. The peripheral status information is collected while transmitting with server. The corresponding trouble information is generated, if the information received by agent is determined as failure. The system information includes the installation position, the group, a user name, and a Internet Protocol of the corresponding point of sales terminal... DESCRIPTION OF DRAWINGS - The drawing shows a flowchart of a server data processing of a point of sale system monitoring method. (Drawing includes non-English language text).

Class Codes

International Classification (+ Attributes)

# **Original Abstracts:**

...optimized integration monitoring system is built in the distribution sector business field handled around PCS and the information of the system of the point of sales terminal located in each local stores is collected to the remote and the information monitors. This is processed in the error generation. The invention is characterized by comprising the process, of setting up the condition information collecting schedule of the point of sales terminal with the PCS program from a plurality of point of sales terminals connected to server with on-line system according to agent installed at each point of sales terminal the PCS program is used as to the PCS system management method for collecting data and performing the sales management, the inventory management, the customer management, the sale management of server the process, of performing the corresponding command it analyzes the command transmitted from server in agent the information of the system of the corresponding point of sales terminal and the process of transmitting with server the process collect the peripheral status information, and the process it alarms the corresponding trouble information in case the information received by agent is stored and the information determined as failure is originated and where it informs server to administrator command from server as to agent, is system and information gathering. The PCS, system server, terminal, agent, monitoring, peripheral. Image 1/1

## **Claims:**

...point of sale system monitoring method using agent wherein it comprises the information of the system of the first process: second applicable to point of sales terminal of performing the corresponding command it analyzes the command transmitted from server in agent and the third process: fourth process it alarms the corresponding trouble information in case the information received by agent is stored and the information determined as failure is originated and where server informs administrator of transmitting with server it collects the peripheral status information command from server agent is system and information gathering of setting up the condition information collecting schedule of the point of sales terminal with the PCS program from a plurality of point of sales terminals connected to server with on-line system according to agent installed at each point of sales terminal the PCS program is used as to the PCS system management method for collecting data and performing the sales management, the inventory management, the customer management, the sale management of server.

...CLAIM 2] The point of sale system monitoring method using agent of claim 1, wherein the schedule establishment groups the point of sales terminal or the plurality of point of sales terminals; and it successively receives data of agent and agent processes in server as the point of sales terminal discrete or by group...

...system monitoring method which stops for a moment the processed process by schedule in case command is the system control command of the point of sales terminal; and uses the agent taking precedence and more includes the step that processes and is the control command made of claim 1, wherein it is transmitted in addition to the second process from server.

...CLAIM 4] The point of sale system monitoring method using agent of claim 3, wherein it is the point of sales terminal system control command including execution or the deletion of the program mounted in the point of sales terminal the system restart (rebooting), and the process forced termination which the control command enforces...

... CLAIM 5) The point of sale system monitoring method using the agent who more includes a step for transmitting to server the real time performance information of the present system is detected in case of being the command in which command requests the real-time information of the processed process by schedule is for a moment stopped and of claim 1, wherein it is transmitted in addition to the second process from server.

... system information of the third process includes the basic information including the installation position, the group, the user name, IP of the corresponding point of sales terminal, the hardware information of the point of sales terminal, and the mounted operating layers information...

... held scanner, the fixed type scanner, the customer indication device and data detecting connection and operation state of the peripheral connected to the point of sales terminal including the coin box...

... CLAIM 9) The point of sale system monitoring method using agent wherein it comprises the log file transmission procedure: transmitting the log file with server with the PCS program in server from connected a plurality of point of sales terminals with agent installed at the log file generation process: point of sales terminal in which the point of sales terminal checks the state of the peripheral connected to the point of sales terminal as to the PCS system management method for collecting data and monitoring the sales management, the inventory management, the customer management, the sale management and system and ordering and producing the log file state data of peripheral is requested in server and the obstruction warning process where it analyzes the received log file and server alarms this to administrator in case failure happens in peripheral...

... information to the time interval which is set up by the PCS program from the driver of the peripheral connected to the corresponding point of sales terminal and makes log of claim 9, wherein the log file is installed at the corresponding point of sales terminal...

... using agent of claim 9, wherein it is state data of the peripheral in which agent analyzes the log file with the invitation command of server and which is designated or the whole peripheral made of the defined protocol including a step for transmitting to the log file transmission procedure.

31/3, K/10 (Item 10 from file: 350)  
 DIALOG(R) File 350: Derwent WPI X  
 (c) 2011 Thomson Reuters. All rts. reserv.

0018701231 - Drawing available  
 WPI ACC NO: 2009-F00635/200912  
 Creditor object loan service offering method for large enterprise, involves settling loan amount provided to debtor by loan settlement processor by utilizing amount transferred to virtual account

Patent Assignee: SHI NHAN BANK (SHI N-N)

Inventor: JUNG J

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
KR 2008087053	A	20080930	KR 2006131634	A	20061221	200912 B

Priority Applications (no., kind, date): KR 2006131634 A 20061221

Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
--------	------	------	----	-----	--------	-------

Alerting Abstract ... ADVANTAGE - The method allows cash flow of an agency selling goods of a large enterprise through an agency virtual account, which is established by linking with an account of the large enterprise, and by taking a goods payment amount of the agency as security ...

... DESCRIPTION OF DRAWINGS - The drawing shows a schematic view of a virtual account opening system' (Drawing includes non-English language text...

... 100 Virtual account opening server

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q 0040/00...

G06Q 0040/00...

#### Original Abstracts:

... information processing device, the object of a loan person and loan limit are fixed by using the subject to grant bond information including the goods sales commission etc. If the predetermined virtual account information assigned for the loaned money payment and adjustment treatment is processed link to the set up object...

... a step for confirming the step, that it stores and the virtual account information in which the subject to grant bond creditor including the goods sales commission etc. is allocated to the loan limit information of whether or not and creditor and object of a loan person whether it connects with...

... application or not, and verifying information result, and creditor are the object of a loan person and the provision amount corresponding to the subject to grant bond including the goods sales commission etc. are deposited on the virtual account to the predetermined storage media, the received amount of money a step for performing the adjustment treatment

#### Claims:

... information processing device, the object of a loan person and loan limit are fixed by using the subject to grant bond information including the goods sales commission etc. The creditor object loan service offer method wherein it comprises a step for performing the adjustment treatment about the amount of money which becomes with the loan processing by using the amount of money which processes the predetermined virtual account information which assigns for the loaned money payment and adjustment treatment link to the set up object of a loan person as described above...

... predetermined loan service provision means a step for confirming the virtual account information in which the subject to grant bond creditor including the step: goods sales commission stored etc. is allocated to the loan limit information of whether or not and creditor and object of a loan person whether it connects...

... loan application or not: verifying information result, and creditor are the object of a loan person and the provision amount corresponding to the subject to grant bond including the goods sales commission etc. are deposited on the virtual account to the predetermined storage media; and is received in the predetermined loan money adjustment treatment means in...

...to the object of a loan person and adjustment treatment have the account of the debtor (or, the debt persons concerned) of the subject to grant bond including the goods sales commission etc. as the parent account; and it in other words has the account of the loan service provider as the parent account...

...CLAIM 3] The creditor object loan service offer method of claim 1, wherein NP1[TCPI] a step for transferring the loan request amount which is received to the real account of the loan applicant the automatic to the confirmed virtual account as described above in consideration of the confirmed loan limit...

...persons concerned) about the bond the creditor information and the virtual account information corresponding to the loan processing breakdown information and loan applicant and debtor server the virtual account is included more...

...a loan person or not and the virtual account information allotted to creditor, and creditor of the subject to grant bond creditor including the goods sales commission etc. is the object of a loan person in the predetermined loan application; the loan service provision means: deposit-handling the loan request amount...

...of the confirmed loan limit as described above to the confirmed virtual account as described above and the provision amount corresponding to the subject to grant bond including the goods sales commission etc. are deposited on the virtual account; and performs the adjustment treatment about the amount of money which becomes with the loan processing by...

31/3, K/11 (Item 11 from file: 350)  
D:\ALOG\F\file 350:Derwent WPIX  
(c) 2011 Thomson Reuters. All rts. reserv.

0018037244 - Drawing available  
WPI ACC NO: 2008-J57572/200856  
XFPX Acc No: N2008-690628

Bandwidth requesting system for content distribution system has relay server that sends bandwidth to bandwidth requesting device after determining bandwidth to appropriate based on bandwidth capacity and appropriation request bandwidth  
Patent Assignee: SONY CORP (SONY)  
Inventor: YAMAGISHI Y

Patent Family (6 patents, 43 countries)

Patent		Application		Patent		Update	
Number	Kind	Date	Number	Kind	Date	Update	
EP 1959620	A1	20080820	EP 2008151503	A	20080215	200856	B
JP 2008199539	A	20080828	JP 200735414	A	20070215	200857	E
CN 101247332	A	20080820	CN 200810005681	A	20080215	200861	E
IN 200800351	I1	20080905	IN 2008DE351	A	20080211	200881	E
KR 2008076803	A	20080820	KR 200813483	A	20080214	200905	E
US 20090006626	A1	20090101	US 200826132	A	20080205	200905	E

Priority Applications (no., kind, date): JP 200735414 A 20070215

Patent Details

Number	Kind	Lang	Pg	Dwg	Filing Notes
EP 1959620	A1	EN	48	22	

Regional Designated States, Original: AL AT BA BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK MT NL NO PL PT RO RS SE SI SK TR

JP 2008199539	A	JA	38
IN 200800351	I1	EN	

Bandwidth requesting system for content distribution system has relay

server that sends bandwidth to bandwidth requesting device after determining bandwidth to appropriate based on bandwidth capacity and appropriation request bandwidth

Alerting Abstract ...based on all bandwidths needed by client devices (40) connected to a home network (14), and requests the determined appropriation request bandwidth to a relay server (20) via a router (16). The relay server determines a bandwidth to appropriate to the home network based on a bandwidth capacity which can be appropriated to the home network and the appropriation request bandwidth requested from the bandwidth requesting device, and sends the determined bandwidth to the bandwidth request device via the router....20 Relay server

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0015/173...

G06F-0015/16...

#### Original Abstracts:

...plurality of client devices configured to play contents are connected; a router provided externally from the network and connected to the network; and a relay server provided externally from the network and connected to the network via the router; wherein the bandwidth requesting device determines an appropriation request bandwidth based on all bandwidths which is needed by the plurality of client devices connected to the network, and requests the determined appropriation request bandwidth to the relay server via the router; and wherein the relay server determines a bandwidth to appropriate to the network based on a bandwidth capacity which can be appropriated to the network and the appropriation request bandwidth requested from the bandwidth requesting device, and sends the determined bandwidth to the bandwidth request device via the router...

...40) configured to play contents are connected; a router (16) provided externally from the network (14) and connected to the network (14); and a relay server (20) provided externally from the network (14) and connected to the network (14) via the router (16); wherein the bandwidth requesting device (30) determines an...

...all bandwidths which the plurality of client devices (40) connected to the network (14) need, and requests the determined appropriation request bandwidth to the relay server (20) via the router (16); and wherein the relay server (20) determines a bandwidth to appropriate to the network (14), based on a bandwidth capacity which can be appropriated to the network (14) and the appropriation request bandwidth requested from the bandwidth requesting device (30), and sends the determined bandwidth to the bandwidth request device (30), via the router (16)...

...requirement apparatus provided in the network where several client apparatuses which reproduce/regenerate content were connected. The said router connected to network and the relay server connected to a network via a router are provided. A band request/requirement apparatus determines an allocation request/requirement band based on all the bands which several client apparatuses connected to the network require. The determined allocation request/requirement band is request/required with respect to a relay server via a router. A relay server determines the band allocated to a network based on the allocation request/requirement band request/required from the tolerance and band request/requirement apparatus of the band which can be allocated to a network. The band request/requirement system which transmits the determined band to a band allocation apparatus via a router is provided. FIG. 1 This invention relates to a band request/requirement system a band...

...The bandwidth request system includes the bandwidth request apparatus: router; which is installed in the network outside and is connected to network and the relaying server which is installed in the network outside and is connected to network through router. For being provided to the network in which a plurality of client devices which is comprised in order to resurrector the contents is connected the bandwidth request apparatus assign band to network based on the allocation requested bandwidth in which a plurality of clients connected to network is required from the band capacity allocated to the relaying server, is network the determined allocation requested bandwidth is asked the relaying server to through router the allocation requested bandwidth is determined based on all bands needed and bandwidth request apparatus. The relaying server transmit the determined band through router in the bandwidth request apparatus. The core / access network, home network, router, IPTV server, session initiation protocol server, communications network. Image 0/0...

...plurality of client devices configured to play contents are connected; a router provided externally from the network and connected to the network; and a relay server provided externally from the network and connected to the network via the router; wherein the bandwidth requesting device determines an appropriation request bandwidth based on all bandwidths which the plurality of client devices connected to the network need, and requests the determined appropriation request bandwidth to the relay server via the router; and wherein the relay server determines a bandwidth to appropriate to the network, based on a bandwidth capacity which can be appropriated to the network and the appropriation request bandwidth requested from the bandwidth requesting device, and sends the determined bandwidth to the bandwidth request device, via the router.

Claims:

...plurality of client devices configured to play contents are connected; a router provided externally from said network and connected to said network; and a relay server provided externally from said network and connected to said network via said router; wherein said bandwidth requesting device determines an appropriation request bandwidth based on all bandwidths which said plurality of client devices connected to said network need, and requests said determined appropriation request bandwidth to said relay server via said router; and wherein said relay server determines a bandwidth to appropriate to said network, based on a bandwidth capacity which can be appropriated to said network and the appropriation request bandwidth requested from said bandwidth requesting device, and sends said determined bandwidth to said bandwidth request device, via said router...

...CLAIM 2] The bandwidth requesting system according to claim 1, wherein said relay server is an SIP server.

...said bandwidth requesting device comprises: a bandwidth assurance requesting unit configured to determine a request bandwidth which said network in entirety needs, based on appropriation request bandwidths sent from said plurality of client devices, and requesting a relay server provided externally from said network, for determining bandwidths usable by said network, to secure said request bandwidth; and a communication unit for communicating with said relay server and said plurality of client devices...

...said bandwidth assurance requesting unit further comprises: a request bandwidth determining unit for determining a request bandwidth said network in entirety needs, based on appropriation request bandwidths sent from said plurality of client devices; and a competition resolving unit for, in a case of competition among appropriation request bandwidths sent from said plurality of client devices, resolving said competition...

... The bandwidth requesting device according to claim 4, wherein said competition resolving unit requests from said client devices, regarding which said competition is occurring, a competition resolving policy for competition resolving, each time said competition is to be resolved, and resolves said competition based on said competition resolving policy obtained from said client device, and also distributes the bandwidths appropriated from said relay server to said client devices...

... CLAIM 6] The bandwidth requesting device according to claim 4 or 5, further comprising a competition resolving policy storage unit for storing a competition resolving policy for resolving said competition; wherein said competition resolving unit resolves said competition based on said competition resolving policy stored in said competition resolving storage unit, and distributes bandwidths appropriated from said relay server to said plurality of client devices...

... CLAIM 7] The bandwidth requesting device according to claim 6, wherein said competition resolving policy storage unit correlates competition which could occur among said plurality of client devices connected to said network with a corresponding competition resolving policy, and stores a plurality thereof...

... device according to any one of the claims 3 to 7, further comprising a bandwidth state storage unit for storing bandwidths appropriated by said relay server, the bandwidth distribution state at said plurality of client devices, and identification information of said plurality of client devices...

... CLAIM 9] The bandwidth requesting device according to any one of the claims 3 to 8, wherein said relay server is an SIP server... bandwidth necessary for acquiring said contents; a session establishing unit for establishing a session with a content distribution device which is connected to a relay server provided externally from said network and distributes said contents; a content acquisition unit for acquiring said contents from said content distribution device; a content playback unit for playing said acquired contents; and a communication unit for communicating with said bandwidth requesting device, said relay server, and said content distribution device; wherein said bandwidth calculating unit sends said calculated bandwidth to said bandwidth requesting device, and acquires bandwidth allocated by said...

... CLAIM 11] The client device according to claim 10, wherein said relay server is a SIP server; and wherein said session establishing unit is an SIP user agent.

31/3, K/12 (Item 12 from file: 350)  
DIALOG File 350: Derwent WPI X  
(c) 2011 Thomson Reuters. All rts. reserv.

0017992898 - Drawing available  
WPI ACC NO. 2008-J13217/200852  
XRPX Acc No: N2008-653658  
Sales data collection and processing method for sale of  
e.g. food, involves receiving purchase application from  
user using introduction card received from store, and calculating rebate  
amount for store for every introduction code  
Patent Assignee: GENMAY KOSO KK (GENM-N)  
Inventor: IWASAKI T  
Patent Family (1 patents, 1 countries)  
Patent Application



Number	Kind	Date	Number	Kind	Date	Update
JP 2008152458	A	20080703	JP 2006338651	A	20061215	200852 B

Priority Applications (no., kind, date): JP 2006338651 A 20061215

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
JP 2008152458	A	JA	15	9		

Sales data collection and processing method for sale of e.g. food, involves receiving purchase application from user using introduction card received from store, and calculating rebate amount for store for every introduction code

#### Original Titles:

The sales information collection process method

Alerting Abstract ... NOVELTY - A selling agency computer (2) is accessed by a purchaser using address of the selling agency computer specified in an introduction card (8) distributed from a store among stores (5-7). The goods are selected and purchase application form is filled and transmitted to the selling agency computer. The goods are sent from the selling agency to the purchaser based on the received application form. The rebate amount with respect to the store according to the sales amount for every introduction code of purchase application is calculated and recorded on store file. DESCRIPTOR - An INDEPENDENT CLAIM is included for recording medium storing sales information collection and processing program..

... USE - Sales information collection and processing method for sale of food, foodstuffs, medicine, nutraceutical products and wine ...

... ADVANTAGE - The propaganda effect is improved, and the sales efficiency of the selling agency is improved by obtaining new consumers without changing the existing sales distribution structure of the goods...

... DESCRIPTION OF DRAWINGS - The drawing shows a block diagram of the sales information collection and processing system (Drawing includes non-English language text...

... 2 Selling agency computer...

Title Terms.../Index Terms/Additional Words: PURCHASE;

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q 0030/00...

G06Q 0030/00...

#### Original Abstracts:

This invention relates to the sales information collection and the sales processing method of having utilized the internet system. Specifically, A selling agency can get a novel consumer easily, without breaking down the existing sales distribution/circulation structure/issue of goods. Selling agency direct control is product-sold. About the sales activity of each store in the existing sales distribution/circulation structure/issue, it is related with the sales information collection process method rebated and carried out from a selling agency. I have an introduction card/card distributed to an imaginary/virtual consumer from the store of

the existing sales distribution|circulation structure|tissue. The consumer which acquired the introduction card|card accesses the computer of a selling agency using the internet, and makes a purchase application. Goods are sent to a direct demand person from a selling agency. By computer of a selling agency, the store is taken up from an introduction code|cord of an introduction card|card. The margin with respect to the store is calculated. A margin is rebated in a related store. FIG. 1 This invention relates to the sales information collection and the processing method using an internet system. Specifically, The existing sales distribution|circulation structure|tissue of goods is utilized. A novel consumer is easily acquired via the internet in a selling agency. Selling agency direct control is product-sold. About the sales promotion activities of each store concerned in the existing sales distribution|circulation structure|tissue, it is related with the sales information collection process method of rebating specified amount from a selling agency. This invention has the following outstanding effects.

#### Claims:

The merchandise information in a provider computer is disclosed to many users via an internet system. Receipt recording of the merchandise purchase information which the user transmitted is carried out by provider computer. Sales processing of the goods is carried out based on the purchasing information. In the method characterized by the above-mentioned, To a provider computer, the basic file of the function which carries out reading control of... introducer code|cord was respectively described to an unspecified person. As a 2nd step, By the selection of goods by the user who accessed the provider computer address described in the introduction card|card, and the writing and transmission operation of necessary information with respect to a purchase application form. The last display content is recorded on a provider computer. Determination recording of the membership number is carried out. As a 3rd step, goods are shipped from a provider to a user based on a purchase application form. As a 4th step, If the goods sale proceeds regarding an introduction code|cord are inputted into a provider computer, The separate rebate amount|frame with respect to each store to the sales volume for every introduction code|cord of a purchase application form calculates by provider computer. It records on the store file according to the said introducer code|cord. The sales information collection process method characterized by the above-mentioned.

31/3, K/13 (Item 13 from file: 350)  
 DIALOG(R) File 350: Derwent WPI X  
 (c) 2011 Thomson Reuters. All rts. reserv.

0017500582 - Drawing available  
 WPI ACC NO: 2008- D21023/200823  
 XRPX Acc No: N2008-251028

Customizable portlet development facilitating method for providing service e.g. web searching, involves merging presentation information with content information to form merged information which is rendered as portlet  
 Patent Assignee: INT BUSINESS MACHINES CORP. (IBM)  
 Inventor: CONNOR K R; ORSILLO P H; PESCATELLO J A  
 Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Number	Kind	Date	Update
US 7349949	B1	20080325	US 2002330004	A	20021226	200823 B

Priority Applications (no., kind, date): US 2002330004 A 20021226

#### Patent Details

Patent Number	Kind	Lang	Pg	Dwg	Filing	Notes
---------------	------	------	----	-----	--------	-------

Customizable portlet development facilitating method for providing service e.g. web searching, involves merging presentation information with content information to form merged information which is rendered as portlet

Alerting Abstract ... NOVELTY - The method involves receiving a request for enterprise content information from a client. The client's parameter selections are identified. A token is associated with a set of user credentials. Transmission...  
...facilitating access to content information and for managing an access contract between a client and a data service provider, where portlet is utilized in a portal for providing a service e.g. web searching, news, white and yellow pages directories, electronic-mail (e-mail), discussion group and online shopping, in a specific industry e.g. banking, insurance and computer technology...

... ADVANTAGE - The method relieves the user from repeated authentication while maintaining the portal's integrity, enables the user to access the applications to which the user has given rights, eliminates authentication prompts when the user switches applications during...

Title Terms.../Index Terms/Additional Words: WEB;

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0015/16...

G06F-0015/16...

#### Original Abstracts:

The method disclosed herein presents systems and methods for facilitating development of a customizable portlet. The invention comprises receiving requested content information, merging presentation information with the requested content information to form merged information and rendering the merged information in the customizable portlet.

#### Claims:

We claim 1. A method for facilitating development of a customizable portlet, the method comprising: receiving a request for enterprise content information and a username, password and token from a given client; identifying the given client's parameter selections associated with a given...

...unauthorized, blocking transmission of the service request to a data service provider corresponding to the request; and if the user credentials indicate that access is authorized, negotiating a contract between the given client and the data service provider, the contract, based on the username, password and token, defining at least one parameter establishing a...

...resource assignment for a given client; if the user credentials indicate that access is authorized, allowing transmission of the service request to a data service provider corresponding to the request and merging presentation information with the requested enterprise content information to form merged information, the presentation information being based on the given client's parameter selections; and rendering...

31/3, K/14 (Item 14 from file: 350)  
D/ALOG R/ File 350: Derwent WPIX  
(c) 2011 Thomson Reuters. All rights reserved.

0017439760 - Drawing available

WPI ACC NO: 2008-060197/200819

Method and a system for intermediating an additional mortgage loan from subordinated banking facility based on subordinated collateral security establishment for paying a trading price of real estate through the internet

Patent Assignee: PARK S J (PARK-I); PARK S (PARK-I)

Inventor: PARK S J; PARK S

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
KR 2007102150	A	20071018	KR 200633926	A	20060414	200819	B
KR 837238	B1	20080612	KR 200633926	A	20060414	200882	E

Priority Applications (no., kind, date): KR 200633926 A 20060414

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
--------	------	------	----	-----	--------	-------

KR 2007102150	A	KO	1			
---------------	---	----	---	--	--	--

KR 837238	B1	KO				Previously issued patent KR 2007102150
-----------	----	----	--	--	--	--

...intermediating an additional mortgage loan from subordinated banking facility based on subordinated collateral security establishment for paying a trading price of real estate through the internet

#### Original Titles:

...INTERMEDIATING AN ADDITIONAL MORTGAGE LOAN FROM SUBORDINATED BANKING FACILITY BASED ON SUBORDINATED COLLATERAL SECURITY ESTABLISHMENT FOR PAYING A TRADING PRICE OF REAL ESTATE THROUGH THE INTERNET

Alerting Abstract ...and a system for intermediating an additional mortgage loan based on subordinated collateral security establishment for paying a trading price of real estate through the internet are provided to enable a user to pay a trading fee by intermediating the mortgage loan with a subordinated banking facility approving the mortgage loan...

DESCRIPTION - A connector (412) connects a buyer browser (430), mortgage loan manager web browsers (450, 460) of a priority banking facility and the subordinated mortgage loan banking facility, and a judicial scrivener web browser (440) to an intermediary server system through the Internet. Database (414) stores information received from each browser. An intermediation processor (416) comprises a priority loan information processor, an information provision agreement manager, a real right change information providing contract processor, a real right change information providing contract permission processor, a conditional permission processor, a loan document processor, and a brokerage processor. The priority loan information processor transmits a priority mortgage loan information request message to the priority and subordinated mortgage loan manager by responding to a subordinated mortgage loan relay request received from the browser of the buyer. Image 1/1

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q 0030/00...

#### Original Abstracts:

The present invention discloses the server system and the of which operating method the contracted loan money screw the contract about the real right variation information offer about 1 rank flexible...

...the mortgage lending financial institution (hereinafter, "1" rank financial institution ") and the loan money pay the hair crack of the dealing price so that it purchases and the real estate purchase person is new it pay the day dealing price which is the hair crack of the

dealing price, and for being based 1 rank flexible mortgage established money provided from the judicial scrivener and arranging to the real estate purchase person so that the addition mortgage lending be made in the day which is the hair crack of the dealing in estate cost. The present invention receives the broker require-message for the addition posteriori mortgage lending for the balance payment of the dealing in estate cost from the real estate purchase person web browser. The broker require-message transmits with the information request message fixer web browser about 1 rank mortgage lending in response to the broker require-message. 1 rank mortgage lending information is received in response to the information request message from the fixer web browser. And the synonymity message which it confronts to provide the loan-related information which it is influenced by the day 1 rank financial institution...

... balance payment in response to the received loan information message for the posteriori mortgage lending financial institution and judicial scrivener is transmitted with the fixer web browser. And the loaned subscription message for receiving the posteriori addition mortgage lending is transmitted with the posteriori loan undertaking web browser in response to the synonymity message about the information offering received from the fixer web browser. The real right variation information contract of offer about the flexible mortgage establishment registered in the day when 1 rank financial institution is the dealing in estate cost hair crack in response to the transmitted loaned subscription message the application message for screwing is transmitted between the judicial scrivener, 1 rank financial institution and posteriori financial institution with the judicial scrivener web browser and 1 rank financial institution web browser. The message recognizing the real right variation information contract of offer in response to the application message is received from the judicial scrivener and 1 rank financial institution web browser. The received message is transmitted with the posteriori mortgage lending web browser. The conditional grant message about the posteriori mortgage lending is received in response to the transmitted acknowledge message from the posteriori financial institution loan undertaking web browser. The received conditional grant message is transmitted with the fixer web browser. The synonymity message is received in response to the transmitted conditional approval message from the real estate purchase person web browser and the authentication about the loan contract is received. In case the flexible mortgage established money about 1 rank mortgage lending accords with the prior condition of the posteriori loan, loan is executed from the day judicial scrivener web browser which is the real estate hair crack. The posteriori borrowed money, broker, judicial scrivener, real right variation information offer, dealing in estate. Image 0

Claims:

... CLAIM 9] With 1 rank loan information processing unit, transmitting the message requesting 1 rank loan information including the connection unit connecting the real estate purchase person web browser, posteriori financial institution loan undertaking web browser, 1 rank financial institution loan undertaking web browser, judicial scrivener web browser to the agent server through internet, the database part, and the fixer web browser in response to the broker require-message of the posteriori mortgage lending received from the fixer web browser and 1 rank financial institution loan undertaking web browser 1 rank collateral security bill set amount and the information offering synonymity administration unit transmitting the grant message which the judicial scrivener and 1 rank financial institution loan spiral tube provide 1 rank loan information about the sale real estate in response to the message requesting received 1 rank loan information to the posteriori financial institution loan undertaking web browser, it confronts. The database part the fixer web browser, the posteriori financial

institution loan undertaking web browser, and 1 rank financial institution loan undertaking web browser, and the information provided from the judicial scrivener web browser are stored in order to arrange the posteriori mortgage lending. With the judicial scrivener web browser in response to the application message of the judicial scrivener web browser and the real right variation information offer contract for service place for subscription rib, transmitted with 1 rank financial institution loan undertaking web browser and real right variation information offer contract for service and the real right variation information offer contract for service consent processing unit, transmitting the real right variation information offer grant message with the posteriori financial institution loan undertaking web browser from 1 rank financial institution loan undertaking web browser and the conditional consent processing unit transmitting the conditional loan grant message which agrees loan to condition that 1 rank flexible mortgage set amount...

...information which receives in response to the received real right variation information offer grant message as described above from the posteriori financial institution loan undertaking web browser is identical with the fixer web browser the application message of the real right variation information offer contract for service providing the real right variation information which includes the posteriori place for subscription rib transmitting the posteriori mortgage lending application message with the posteriori financial institution loan undertaking web browser, and 1 rank flexible mortgage liquid it produces the posteriori mortgage lending application message subscribing for the posteriori mortgage lending in response to 1...

...the dealing price hair crack task in fact. The intermediating system of the dealing in estate provision of payment by the posteriori mortgage lending through internet comprising: the broker processing unit consisting of the loan document management part receiving the certification in response to the conditional loan grant message in the dealing in estate provision of payment by the posteriori mortgage lending through internet of claim 9, wherein the broker processing unit receives the posteriori mortgage lending conditional information including the posteriori mortgage lending available amount and rate of interest from posteriori financial institution loan undertaking web browsers connected to the connection unit; it more includes the posteriori mortgage lending information unit providing the received posteriori mortgage lending conditional information as described above through the fixer web browser; and the posteriori place for subscription rib transmits the posteriori mortgage lending application message with the loan undertaking web browser of the posteriori financial institution selected based on the provided posteriori mortgage lending conditional information as described above...

... CLAIM 11] The intermediating system of the dealing in estate provision of payment by the posteriori mortgage lending through internet of claim 9, wherein the section of managing calculation includes the loan undertaking web browser and the acquiring pipe rib receiving the brokerage from the fixer web browser of the posteriori financial institution, and the provision administration unit paying the brokerage as the loan undertaking web browser of the respective 1 rank financial institution and account of the financial institution designated to the judicial scrivener web browser in advance...

31/3, K/15 (Item 15 from file: 350)  
D:\ALOG\F\file 350:Derwent WPIX  
(c) 2011 Thomson Reuters. All rts. reserv.

0016307791 - Drawing available

WPI Acc No: 2007-023958/200703  
 Related WPI Acc No: 2007-015487; 2007-023938  
 XRPX Acc No: N2007-018709

Commercial transaction authentication method for mobile phone, involves validating mobile module over network that is independent of mobile infrastructure's radio network

Patent Assignee: MICROSOFT CORP (M CT)

Inventor: JOHNSON B; JOHNSON B E; WEBSTER-LAM C; WEBSTER L C

Patent Family (22 patents, 118 countries)

Number	Kind	Date	Application Number	Kind	Date	Update	
US 20060235796	A1	20061019	US 2005672754	P	20050419	200703	B
			US 2006379143	A	20060418		
WO 2006113834	A2	20061026	WO 2006US14801	A	20060419	200703	E
WO 2007123596	A1	20071101	WO 2007US5150	A	20070227	200774	E
WO 2006113834	A9	20071101	WO 2006US14801	A	20060419	200774	E
NO 200704614	A	20071116	WO 2006US14801	A	20060419	200801	E
			NO 20074614	A	20070912		
EP 1872188	A2	20080102	EP 2006758421	A	20060419	200805	E
			WO 2006US14801	A	20060419		
AU 2006236243	A1	20061026	AU 2006236243	A	20060419	200810	E
KR 2007120125	A	20071221	WO 2006US14801	A	20060419	200841	E
			KR 2007722840	A	20071005		
JP 2008541206	W	20081120	WO 2006US14801	A	20060419	200903	E
			JP 2008507849	A	20060419		
EP 2016543	A1	20090121	EP 2007751882	A	20070227	200908	E
			WO 2007US5150	A	20070227		
MK 2007012648	A1	20071201	WO 2006US14801	A	20060419	200917	E
			MK 200712648	A	20071011		
AU 2007241160	A1	20071101	AU 2007241160	A	20070227	200929	E
KR 2009006831	A	20090115	WO 2007US5150	A	20070227	200929	E
			KR 2008725320	A	20081016		
WO 2006113834	A3	20090423	WO 2006US14801	A	20060419	200929	E
CN 101427268	A	20090506	CN 200780013993	A	20070227	200933	E
			WO 2007US5150	A	20070227		
CA 2645949	A1	20071101	CA 2645949	A	20070227	200941	E
			WO 2007US5150	A	20070227		
			CA 2645949	A	20080916		
IN 200805124	P4	20090320	WO 2007US5150	A	20070227	200951	E
			IN 2008CN5124	A	20080925		
CN 101496059	A	20090729	CN 200680011140	A	20060419	200953	E
			WO 2006US14801	A	20060419		
MK 2008013116	A1	20081231	WO 2007US5150	A	20070227	200956	E
			MK 200813116	A	20081010		
JP 2009534739	W	20090924	WO 2007US5150	A	20070227	200963	E
			JP 2009506491	A	20070227		
BR 200608591	A2	20100119	BR 20068591	A	20060419	201014	E
			WO 2006US14801	A	20060419		
RU 2402814	C2	20101027	WO 2006US14801	A	20060419	201102	E
			RU 2007138849	A	20060419		

Priority Applications (no., kind, date): US 2005672754 P 20050419; US 2005672754 P 20050419; US 2006376535 A 20060315; US 2006379143 A 20060418; US 2006379133 A 20060418

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing Notes
US 20060235796	A1	EN	34	11	Related to Provisional US 2005672754
WO 2006113834	A2	EN			

National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BW

BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR  
 HU ID IL IN IS JP KE KG KM KN KP KR KZ LC LK LR LS LT LU LV LY MA MD MG  
 MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SM  
 SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States, Original: AT BE BG BW CH CY CZ DE DK EA EE ES  
FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MW MZ NA NL OA PL PT RO  
SD SE SI SK SL SZ TR TZ UG ZM ZW

WO 2007123596 A1 EN

National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BW  
BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM GT  
HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LC LK LR LS LT LU LV LY  
MA MD MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD  
SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Regional Designated States, Original: AT BE BG BW CH CY CZ DE DK EA EE ES  
FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MW MZ NA NL OA PL PT RO  
SD SE SI SK SL SZ TR TZ UG ZM ZW

WO 2006113834 A9 EN

National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BW  
BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR  
HU ID IL IN IS JP KE KG KM KN KP KR KZ LC LK LR LS LT LU LV LY MA MD MG  
MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SM  
SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States, Original: AT BE BG BW CH CY CZ DE DK EA EE ES  
FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MW MZ NA NL OA PL PT RO  
SD SE SI SK SL SZ TR TZ UG ZM ZW

NO 200704614 A NO  
EP 1872188 A2 EN

PCT Application WO 2006US14801  
PCT Application WO 2006US14801  
Based on CPI patent WO 2006113834

Regional Designated States, Original: AL AT BA BE BG CH CY CZ DE DK EE ES  
FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU

AU 2006236243 A1 EN  
KR 2007120125 A KO

Based on CPI patent WO 2006113834  
PCT Application WO 2006US14801  
Based on CPI patent WO 2006113834  
PCT Application WO 2006US14801  
Based on CPI patent WO 2006113834  
PCT Application WO 2007US5150  
Based on CPI patent WO 2007123596

JP 2008541206 W JA 65

EP 2016543 A1 EN

Regional Designated States, Original: AT BE BG CH CY CZ DE DK EE ES FI FR  
GB GR HU IE IS IT LI LT LU LV MC NL PL PT RO SE SI SK TR AL BA HR MK RS

MK 2007012648 A1 ES

PCT Application WO 2006US14801  
Based on CPI patent WO 2006113834  
Based on CPI patent WO 2007123596  
PCT Application WO 2007US5150  
Based on CPI patent WO 2007123596

AU 2007241160 A1 EN  
KR 2009006831 A KO

WO 2006113834 A3 EN

National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BW  
BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR  
HU ID IL IN IS JP KE KG KM KN KP KR KZ LC LK LR LS LT LU LV LY MA MD MG  
MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SM  
SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States, Original: AT BE BG BW CH CY CZ DE DK EA EE ES  
FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MW MZ NA NL OA PL PT RO  
SD SE SI SK SL SZ TR TZ UG ZM ZW

ON 101427268 A ZH

PCT Application WO 2007US5150  
Based on CPI patent WO 2007123596

CA 2645949 A1 EN

PCT Application WO 2007US5150  
PCT national entry CA 2645949  
Based on CPI patent WO 2007123596  
PCT Application WO 2007US5150  
PCT Application WO 2006US14801  
Based on CPI patent WO 2006113834

IN 200805124 P4 EN  
CN 101496059 A ZH

PCT Application WO 2007US5150  
Based on CPI patent WO 2007123596  
PCT Application WO 2007US5150  
Based on CPI patent WO 2007123596  
PCT Application WO 2006US14801  
Based on CPI patent WO 2006113834

MK 2008013116 A1 ES

JP 2009534739 W JA 65

BR 200608591 A2 PT

RU 2402814 C2 RU

PCT Application WO 2006US14801



## Claims:

... CLAIM 24] A method of authorizing an online transaction between a purchaser and a merchant, the method comprising acts of: generating an identity token that provides verification of an identity of the purchaser, based on identification information other than a purchaser established password; and generating a payment token that provides verification of an ability of the purchaser to pay for the transaction...

... CLAIM 25] At a computing device in a distributed network environment, a method of authenticating a mobile module of portable device as being tied to a billing account of a mobile infrastructure in order to allow a user access to services, goods, or both, by validating the mobile module over a network independent of the mobile infrastructure's radio network, the method comprising: receiving a request to authenticate a mobile module when attempting to gain access to services, goods, or both; receiving one or more credentials from the mobile module used...

... independent network authentication information corresponding to an activation status for the mobile module's billing account on the mobile infrastructure, thus allowing for a portable digital identity for controlling access to the services, goods, or both...

... according to claim 26, wherein the SIM is included within a piece of hardware other than a radio transmission device and is attached to the computing device via one or more hard wired or wireless ports

... CLAIM 28] The method according to claim 26, wherein the SIM is directly attached to the computing device via a special hardware connection designed specifically for the SIM...

... CLAIM 30] The method according to claim 29, wherein the independent network includes the Internet.

31/3, K/16 (Item 16 from file: 350)  
 DI ALCO R) File 350: Derwent WPI X  
 (c) 2011 Thomson Reuters. All rts. reserv.

0014763763 - Drawing available

WPI ACC NO: 2005-111421/200512

XFPX Acc No: N2005-096281

Electronic payment system used in cashless transaction, has receiver processing system with authenticating system which determines authenticity of user and transaction to approve and initiate completion of transaction

Patent Assignee: CHEN G (CHEN-I); ECOMLINK (ECOM-N)

Inventor: CHEN G

Patent Family (3 patents, 107 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20050015332	A1	20050120	US 2003622718	A	20030718	200512 B
WO 2005008446	A2	20050127	WO 2004US23103	A	20040716	200512 E
EP 1646928	A2	20060419	EP 2004778541	A	20040716	200627 E
			WO 2004US23103	A	20040716	

Priority Applications (no., kind, date): US 2003622718 A 20030718

## Patent Details

Number	Kind	Lang	Pg	Dwg	Filing Notes
US 20050015332	A1	EN	19	12	

WO 2005008446 A2 EN  
 National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BW  
 BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR  
 HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW  
 MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR  
 TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
 Regional Designated States, Original: AT BE BG BW CH CY CZ DE DK EA EE ES  
 FI FR GB GR GM GR HU IE IT KE LS LU MC MW MZ NA NL OZ PL PT RO SD SE SI  
 SK SL SZ TR TZ UG ZM ZW  
 EP 1646928 A2 EN PCT Application WO 2004US23103  
 Based on CPI patent WO 2005008446  
 Regional Designated States, Original: AL AT BE BG CH CY CZ DE DK EE ES FI  
 FR GB GR HR HU IE IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR

Electronic payment system used in cashless transaction, has  
 receiver processing system with authenticating system which determines  
 authenticity of user and transaction to approve and initiate completion of  
 transaction

Alerting Abstract ... ADVANTAGE - Does not rely on credit or debit cards.  
 Does not require merchant and purchaser to have compatible membership  
 to complete transaction. Improves flexibility of cashless transaction.  
 Enables all transactions to be directed to system gateway without any loss  
 in...

Class Codes  
 International Classification (Main): G06F-017/60...

... G06F  
 International Classification (+ Attributes)  
 IPC + Level Value Position Status Version  
 G06F-0001/00...

#### Original Abstracts:

A payment system that does not rely on credit or debit cards, does not  
 require the merchant and purchaser to have compatible  
 memberships to complete a transaction, and does not limit single  
 transactions to a single account provides a wide range of flexibility  
 permitting debit, credit, pre-paid and payroll cards to be accommodated in  
 a seamless and invisible manner to the electronic transaction  
 network. The transaction may be verified and  
 approved at the point-of-sale whether or not the  
 merchant is a member of a specific financial transaction system  
 Specifically, the point-of-sale transaction system permits an identified  
 customer to use any of...

... options to complete the transaction without requiring the merchant to  
 pre-approve the type of payment selected by the customer. In one  
 configuration, and in order to take advantage of the widespread  
 use of the ATM/POS network, the invention uses a typical credit/debit card  
 format to provide the identifying information in a stored...

... be completed, the user enters the identifying information carried on the  
 card at the point-of-sale. This can be a merchant or other service  
 provider at a retail establishment, or on-line  
 while the user is logged onto a web site, or  
 other location. The information can be swiped by a card reader,  
 or manually entered via a keyboard or other input device. The system  
 supports a wide range of...

... required to be a member because settlement with the merchant may be made  
 via the Federal Reserve Automatic Clearing House (ACH) system by typical  
 and standard electronic transfer. This permits the merchant to  
 take advantage of the lower ACH transaction fees with even greater

convenience and flexibility than the current ATM PCS...

...A payment system that does not rely on credit or debit cards, does not require the merchant and purchaser to have compatible memberships to complete a transaction, and does not limit single transactions to a single account provides a wide range of flexibility permitting debit, credit, pre-paid and payroll cards to be accommodated in a seamless and invisible manner to the electronic transaction network. The transaction may be verified and approved at the point-of-sale whether or not the merchant is a member of a specific financial transaction system. Specifically, the point-of-sale transaction system permits an identified customer to use any of a variety of payment options to complete the transaction without requiring the merchant to pre-approve the type of payment selected by the customer. In one configuration, and in order to take advantage of the widespread use of the ATM PCS network, the invention uses a typical credit/debit card format to provide the identifying information in a stored value card. When a transaction...

...be completed, the user enters the identifying information carried on the card at the point-of-sale. This can be a merchant or other service provider at a retail establishment, or on-line while the user is logged onto a web site, or other location. The information can be swiped by a card reader, or manually entered via a keyboard or other input device. The system supports a wide range of flexibility, permitting issuing systems such...

...A payment system that does not rely on credit or debit cards, does not require the merchant and purchaser to have compatible memberships to complete a transaction, and does not limit single transactions to a single account provides a wide range of flexibility permitting debit, credit, pre-paid and payroll cards to be accommodated in a seamless and invisible manner to the electronic transaction network. The transaction may be verified and approved at the point-of-sale whether or not the merchant is a member of a specific financial transaction system. Specifically, the point-of-sale transaction system permits an identified customer to use any of a variety of payment options to complete the transaction without requiring the merchant to pre-approve the type of payment selected by the customer. In one configuration, and in order to take advantage of the widespread use of the ATM PCS network, the invention uses a typical credit/debit card format to provide the identifying information in a stored value card. When a transaction is to be completed, the user enters the identifying information carried on the card at the point-of-sale. This can be a merchant or other service provider at a retail establishment, or on-line while the user is logged onto a web site, or other location. The information can be swiped by a card reader, or manually entered via a keyboard or other input device. The system supports a wide range of flexibility, permitting issuing systems such as parents and state welfare... to be a member because settlement with the merchant may be made via the Federal Reserve Automatic Clearing House (ACH) system by typical and standard electronic transfer. This permits the merchant to take advantage of the lower ACH transaction fees with even greater convenience and flexibility than the current ATM PCS system...

...fournisseur de services se trouvant au niveau d'un établissement de vente au détail, ou en ligne lorsque l'utilisateur est connecté sur un site Web ou un autre endroit. Les informations peuvent être balayées par un lecteur de cartes, ou entrées manuellement à l'aide d'un clavier ou d'un autre dispositif de saisie. Le système est doté d'une très large flexibilité, car il permet a des...

Claims:

What is claimed is: <b>1</b>. A payment system for making an electronic

payment by a user to a provider via an electronic interface, the system comprising: a. an input device for receiving user data and a requested transaction; b. a transmitting network for transmitting the user data and the requested transaction; c. a receiver processing system for receiving the user data and the transaction; d. the receiver processing system further including an authentication system for authenticating the user and the transaction, approving the transaction and initiating completion of the transaction in accordance...

31/3, K/17 (Item 17 from file: 350)  
 DI ALCOG R) File 350: Derwent WPI X  
 (c) 2011 Thomson Reuters. All rts. reserv.

0013191862 - Drawing available  
 WPI ACC NO: 2003-275523/200327  
 Related WPI Acc No: 2002-711606; 2003-156266; 2003-199394; 2003-504188;  
 2005-211751; 2007-268911  
 XRPX Acc No: N2003-218769  
 Goods/services advertisement management method using network, involves  
 presenting database storing list of available agents, to choose  
 required agents to create or manage presentation of related  
 goods/services  
 Patent Assignee: DEAN M A (DEAN-I); STONE L (STONE-I)  
 Inventor: DEAN M A; STONE L  
 Patent Family (2 patents, 1 countries)  
 Patent Application  

Number	Kind	Date	Number	Kind	Date	Update
US 20020178093	A1	20021128	US 2000480303	A	20000110	200327 B
			US 2002193465	A	20020711	
US 7249059	B2	20070724	US 2000480303	A	20000110	200749 E
			US 2002193465	A	20020711	

Priority Applications (no., kind, date): US 2000480303 A 20000110; US 2002193465 A 20020711

Patent Details		Kind		Lan	Pg	Dwg	Filing	Notes
Number								
US 20020178093	A1	EN	105	8	C-I-P of application	US 2000480303		
					C-I-P of patent	US 6446045		
US 7249059	B2	EN			C-I-P of application	US 2000480303		
					C-I-P of patent	US 6446045		

Goods/services advertisement management method using network, involves  
 presenting database storing list of available agents, to choose  
 required agents to create or manage presentation of related  
 goods/services

Original Titles:  
 ...Internet advertising system and method

Alerting Abstract ...NOVELTY - A database storing list of available agents required to create or manage the presentation of respective goods or services, is provided to sellers for choosing the agents respectively. The request for goods or services is transmitted to the selected...

...services inventory, product presented using media outlets in print, such as newspapers, magazines, periodicals, guidebooks, catalog, procures, fliers, directories, etc., in electronic forms, such as online directories, web sites, bulletin boards, news groups, CD-ROMs and interactive media and networks and in other media, such as billboards, skywriters, bus benches, radio, interactive kiosk and other form of customer outreach or information distribution used in automated media

creation, publication, placement and control engine with processing and communication resource saver, sales and inventory control protocol and ticket distribution vending system...

... **ADVANTAGE** - As the seller is allowed to choose agents for creating or managing the presentation of offered goods or products, the information about goods is updated and changed automatically by agents without manual input by seller, thus sellers are enabled...

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q 0010/00...

#### Original Abstracts:

... of sellers internal inventory management as well as controlled design and publication of presentations for external near real-time interactive access to buyer-centered presentation, sales, distribution, and confirmation systems as well as other traditional media advertising and outreach. The Automated Media Presentation Generator including a Publication and Placement Control Engine...

... allows the sellers a self serve interface accessing a plurality of Media Venues as well as Third Party Creative and Management Professionals, integrates a Distributed Sales and Inventory Control structure with Processing and Communications Resource Saver, and further provides a Reservation, Access, and Verification System replacing traditional ticket and confirmation methods...

... An internet advertising system and method that enables a third party professional to manage the creation, publication, and display of advertisements on internet media venues owned or controlled by entities other than the seller and other than the third party professional in a form automatically modified to comply...

... or style standards for "look and feel," editorial standards, and distribution factors. Self-serve, menu driven interfaces are provided for third party professionals to target internet media venues, and for internet media venues to enter their presentation rules. An ad modification engine processes or customizes the advertisement for publication and display on each internet media venue in compliance with the media venue's presentation rules.

#### Claims:

**What is claimed is:** **a) A method of using a network of computers to enable sellers to request goods or services provided by third party professionals for the creation or management of presentations comprising:** a) providing a third...

... means for presenting third party professionals goods and services; c) providing means for a seller to select the third party professionals; d) providing means for transmitting said request to a selected third party professional of the third party professionals; and e) providing means for seller to input information; whereby a seller may choose goods or services from one or more third party professionals, and transmit the request to the selected third party professional...

... **What is claimed is:** 1. A computer system allowing a third party professional to manage, create and publish customized electronic advertisements, for a seller, to internet media venues owned or controlled by other than the seller and other than the third party professional, comprising: a first interface to the computer system through which each of the internet media venues is prompted to input presentation rules for the internet media venue for displaying electronic advertisements on the internet media venue; a

first database storing the presentation rules input by the internet media venues through the first interface; a second interface to the computer system through which a seller is prompted to input information identifying the seller; and a second database storing the identifying information input by the seller through the second interface; a third interface to the computer system through which the third party professional is prompted to input information to select one or more of the internet media venues and prompted to input information to create an electronic advertisement for the seller for publication to the selected internet media venues; a third database storing the information input by the third party professional through the third interface; and a computer controller of the computer system processing and publishing the electronic advertisement to one or more of the selected internet media venues whereby the electronic advertisement is displayed on the one or more of the selected internet media venues in compliance with the presentation rules of the internet media venue.

31/3, K/18 (Item 18 from file: 350)  
 DIALOG(R) File 350: Derwent WPIX  
 (c) 2011 Thomson Reuters. All rts. reserv.

0013127166 - Drawing available  
 WPI ACC NO: 2003-209154/200320  
 XRPX Acc No: N2003-166698

Goods sales method for field sales representative in storage industry, involves processing details of material to be moved, to produce estimate of details according to input customer information  
 Patent Assignee: FULTZ C R (FULT-I)

Inventor: FULTZ C R  
 Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020156701	A1	20021024	US 2000181991	P	20000211	200320 B
			US 2001779964	A	20010209	

Priority Applications (no., kind, date): US 2000181991 P 20000211; US 2001779964 A 20010209

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing Notes
US 20020156701	A1	EN	23	19	Related to Provisional US 2000181991

Goods sales method for field sales representative in storage industry, involves processing details of material to be moved, to produce estimate of details according to input customer information

#### Original Titles:

Automated sales system for the moving and storage industry

Alerting Abstract ... NOVELTY - The input customer identity needs and appointment information file is provided to a field sales representative. The details of material to be moved is processed to produce estimate of details according to provided information. The estimate and order is transmitted to computer of a mover entity for processing. DESCRIPTION - An INDEPENDENT CLAIM is included for sales system ..

... USE - For field sales representative and office support staff in storage industry...

#### Class Codes

International Classification (+ Attributes)  
 IPC + Level Value Position Status Version

**Original Abstracts:**

A process, method, and program for automating the gathering and processing of customer information and an automated estimating-communication device and mobile presentation platform for the field sales representative and office support staff in the moving and storage industry.

Claims:

I claim 1. An automated sales method for the moving and storing industry comprising: a. inputting into the computer system of the mover entity the customer identity and needs, b. entering into the computer system of the mover entity an appointment date for the customer and the field sales representative of the mover entity, c. transmitting the customer identity, needs and appointment information file to the field sales representative. Entering into the customer file at the customer location the details of the material to be moved, d. processing the details of the material to be moved to produce an estimate of the details for moving the material and an order for moving the material, and e. transmitting the estimate and order to the computer of the mover entity for further processing.

^ 31/3, K/19 (Item 19 from file: 350)\*\*Note Bad Date\*\*\*

DIALOG R) File 350: Derwent WPI X

(c) 2011 Thomson Reuters. All rts. reserv.

0012890447 - Drawing available

WPI ACC NO. 2002-749911/200281

XFPX Acc No: N2002-590588

Sales-related data provision method for insurance companies, involves retrieving sales-related data in response to request received from user at web site of corresponding insurance agent

Patent Assignee: CHODRY T (CHOWI); GE FINANCIAL ASSURANCE HOLDINGS INC (GENE); STEUART S R (STEU-)

Inventor: CHODRY T; STEUART S R

Patent Family (4 patents, 93 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20020116229	A1	20020822	US 2001788646	A	20010221	200281	B
WO 2002069084	A2	20020906	WO 2002US4958	A	20020221	200281	E
AU 2002255570	A1	20020912	AU 2002255570	A	20020221	200433	E
AU 2002255570	A8	20051006	AU 2002255570	A	20020221	200612	E

Priority Applications (no., kind, date): US 2001788646 A 20010221

**Patent Details**

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020116229	A1	EN	15	4	
WO 2002069084	A2	EN			

National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GR GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

AU 2002255570	A1	EN	Based on CPI patent	WO 2002069084
AU 2002255570	A8	EN	Based on CPI patent	WO 2002069084

Sales-related data provision method for insurance companies, involves retrieving sales-related data in response to request received from user at web site of corresponding insurance agent

agent

**Original Titles:**

System and method for providing customized sales-related data over a network...

**Alerting Abstract ...NOVELTY** - The insurance agent information is retrieved from a database by a supplier system in response to a request for sales-related data received from a user at the web site of the agent. The additional sales information are transmitted to the user on demand.... Sales-related data provision system and Computer readable media storing sales-related data provision program

**...USE** - For providing sales-related data of insurance companies to users...

**...ADVANTAGE** - Enables customer to access the supplier system remotely from a agent's web site to obtain the most current sales-related data directly from the supplier system reliably...

**...DESCRIPTION OF DRAWINGS** - The figure shows the flowchart illustrating the sales-related data provision process.

Title Terms.../Index Terms/Additional Words: **WEB;**

Class Codes

International Classification (Main): **G06F-017/60**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0010/00...**

**Original Abstracts:**

A system and method for providing sales-related data over a network. The method includes the steps of receiving a request for sales-related data from a user, receiving request-related information from the user and generating the sales-related data based on the received request-related information. The request may be from a user at a broker address. The method further includes the steps of accessing broker information from a broker information database based on the broker address and displaying at least a portion of the broker information with at least a portion of subsequent information presented to the user...

... A system and method for providing sales-related data over a network. The method includes the steps of receiving a request for sales-related data from a user, receiving request-related information from the user and generating the sales-related data based on the received request-related information. The request may be from a user at a broker address. The method further includes the steps of accessing broker information from a broker information database based on the broker address and displaying at least a portion of the broker information with at least a portion of subsequent information presented to the user...

**Claims:**

What is claimed is: 1. A method for providing sales-related data over a network comprising the steps of: receiving a request for sales-related data from a user at a broker address; accessing broker information from a broker information database based on the broker address; displaying at least a portion of the broker information with at least a portion of subsequent information presented to the user; receiving request-related information from the user; and generating the sales-related data based



on the received request-related information.

31/3, K/20 (Item 20 from file: 350)  
DI ALCOG File 350: Derwent WPIX  
(c) 2011 Thomson Reuters. All rts. reserv.

0012461184 - Drawing available  
WPI ACC NO: 2002-407252/200244  
XFPX Acc No: N2002-319824

Marketing support system using Internet for mechanical components,  
has sales agency which accepts purchase order of  
mechanical components from purchaser and delivers the components on  
receiving payment

Patent Assignee: IGUCHI K (IGUC-I); NTN CORP (NTNT); TAKAHASHI Y  
(TAKA-I)

Inventor: IGUCHI K; TAKAHASHI Y

Patent Family (3 patents, 28 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
EP 1187051	A1	20020313	EP 2001307250	A	20010828	200244 B
JP 2002083189	A	20020322	JP 2000273730	A	20000908	200244 E
US 20020032617	A1	20020314	US 2001935196	A	20010823	200244 E

Priority Applications (no., kind, date): JP 2000273730 A 20000908

Patent Details

Number Kind Lan Pg Dwg Filing Notes

EP 1187051 A1 EN 26 16

Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR

IE IT LI LT LU LV MC MK NL PT RO SE SI TR

JP 2002083189 A JA 18

Marketing support system using Internet for mechanical components,  
has sales agency which accepts purchase order of  
mechanical components from purchaser and delivers the components on  
receiving payment

Original Titles:

... SALES SUPPORT SYSTEM FOR MACHINE PART

Alerting Abstract ... NOVELTY - A supplier terminal (1), a sales  
agency terminal (2) and a purchaser terminal (3) are connected  
through Internet (4). A purchaser selects mechanical components  
based on component selection information provided by a information service  
unit of the supplier terminal. The sales agency accepts the  
order from the purchaser and delivers the selected mechanical  
components to the purchaser on receiving payment. USE - For  
receiving and placing order over network such as Internet  
, for mechanical components such as slide bearings, ball screws, roller  
bearings e.g. groove ball bearing, contact ball bearing, needle roller  
bearing, tapered roller bearing...

... ADVANTAGE - Sales activity is promoted and efficiency of business  
and customer services are improved...

Title Terms.../Index Terms/Additional Words: PURCHASE; ORDER;

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q 0010/00...

Original Abstracts:

A supplier for supplying mechanical components supports aggressively the business activity of the sales agency over the Internet, thereby promoting the sales activity of the agency while making use of the function of the agency and improving customer services as well. A communication device of a supplier connected to an open network such as the Internet is provided with technical information service means for allowing a purchaser having accessed thereto to select a mechanical component and with means for introducing to the purchaser the sales agency that sells the selected mechanical component. A communication device of the sales agency connected to the open network is provided with means for performing processing electronically such as price quotation for inquiry, acceptance of orders, payment reclaim and delivery.

... A supplier for supplying mechanical components supports aggressively the business activity of the sales agency over the Internet, thereby promoting the sales activity of the agency while making use of the function of the agency and improving customer services as well. A communication device of a supplier connected to an open network such as the Internet is provided with technical information service means for allowing a purchaser having accessed thereto to select a mechanical component and with means for introducing to the purchaser the sales agency that sells the selected mechanical component. A communication device of the sales agency connected to the open network is provided with means for performing processing electronically such as price quotation for inquiry, acceptance of orders, payment reclaim and delivery.

Claims:

A marketing support system for allowing a supplier, manufacturing and selling a mechanical component such as one having a rolling element and a sliding bearing, to support a sales activity of a sales agency selling said mechanical component, wherein a supplier's communication device connected to an open network is provided with technical information service means for providing technical information required to select said mechanical component and sales agency introduction means for introducing a sales agency selling said mechanical component, a sales agency's communication device connected to the open network is provided with order processing means for taking an order for the mechanical component from a purchaser and for electronically performing processing such as order acceptance, payment reclaim and delivery, and the purchaser gains access to the communication device of the supplier over the open network so that the purchaser can select and purchase the mechanical component.

... What is claimed is: 1. A marketing support system for allowing a supplier, manufacturing and selling a mechanical component such as one having a rolling element and a sliding bearing, to support a sales activity of a sales agency selling said mechanical component, wherein a supplier's communication device connected to an open network is provided with technical information service means for providing technical information required to select said mechanical component and sales agency introduction means for introducing a sales agency selling said mechanical component, a sales agency's communication device connected to the open network is provided with order processing means for taking an order for the mechanical component from a purchaser and for electronically performing processing such as order acceptance, payment reclaim and delivery, and the

purchaser gains access to the communication device of the supplier over the open network so that the purchaser can select and purchase the mechanical component.

31/3, K/21 (Item 21 from file: 350)  
 DI ALCO R) File 350: Derwent WPI X  
 (c) 2011 Thomson Reuters. All rts. reserv.

0012452852 - Drawing available  
 WPI ACC NO: 2002-398730/200243  
 XFPX Acc No: N2002-312787

Integrated circuit card system has integrated circuit card issuing lever which embeds specific application software in card through service sponsor  
 Patent Assignee: HI TACHI LTD (HI TA)  
 Inventor: BABA S; MATSUI T; MATSUI Y; MSHI NA Y; CHIKI M; OKI M; SATO A  
 Patent Family (4 patents, 27 countries)  
 Patent Application

Number	Kind	Date	Number	Kind	Date	Update
JP 2002056360	A	20020220	JP 2000249182	A	20000811	200243 B
EP 1189157	A2	20020320	EP 2000117662	A	20000816	200243 E
US 6931379	B1	20050816	US 2000639751	A	20000815	200554 E
JP 3808297	B2	20060809	JP 2000249182	A	20000811	200652 E

Priority Applications (no., kind, date): JP 2000249182 A 20000811

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
JP 2002056360	A	JA	30	28		
EP 1189157	A2	EN				

Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR  
 IE IT LI LT LU LV MC MK NL PT RO SE SI  
 JP 3808297 B2 JA 33 Previously issued patent JP 2002056360

Alerting Abstract ...NOVELTY - An integrated circuit card issuing server (302) embeds a specific application software in an integrated circuit card, through a service sponsor (303)....302 Integrated circuit card issuing server

#### Class Codes

International Classification (+ Attributes)  
 IPC + Level Value Position Status Version  
 ...G06F-0021/22...

#### Original Abstracts:

The present invention provides an IC card that allows a service provider doing a business of loading an application into the IC card to dynamically load the application into the IC card safely after the issuance of the IC card without making a contract directly with a card issuer issuing the IC card and without establishing a communication with the card issuer. The present invention also provides an IC-card issuing method for issuing the IC card and...

...card. The card issuer issuing the IC card hands over an encryption key in advance to a third party other than the card issuer in order to entrust the third party with work to authenticate an application to be loaded or to allow the third party to function as an agent on behalf of the...

...communication traffic between the service providers and the card issuers. However, the number of contracts and the amount of traffic can be substantially reduced by the present invention. In addition, by placing an agent between 2 parties, which cannot make a direct business contract and establish a normal communication, one of the parties

is capable of loading an application into an IC card...

...application into the IC card to dynamically load the application into the IC card safely after the issuance of the IC card without making a contract directly with a card issuer issuing the IC card and without establishing a communication with the card issuer. The card issuer issuing the IC card hands over an encryption key in advance to a third party other than the card issuer in order to entrust the third party with work to authenticate an application to be loaded or to allow the third party to function as an agent on behalf of the card issuer. The card issuer...

Claims:

...to the agent, a signature being put to the agent certification by using an asymmetrical public key owned by card issuer for the public key received from the agent; requesting permission for loading the application onto the IC card from the service provider to the agent; checking, by the agent, the contents of the application which was filed for permission by the service provider in order to verify the validity of the application by the agent; putting a signature to the hash value of the application received from the service provider by using an asymmetrical secret key and returning the signed hash value along with the agent certification from the service provider to the agent; and transmitting a combination of the hash value of the application received from the agent, the agent certification and the application itself from the service provider to the IC card, the IC card including a public key of the card issuer and confirming its validity.

31/3, K/22 (Item 22 from file: 350)  
 DI ALOG(F) File 350: Derwent WPI X  
 (c) 2011 Thomson Reuters. All rts. reserv.

0012361763 - Drawing available  
 WPI ACC NO: 2002-304415/200234  
 XRPX Acc No: N2002-238152  
 Personal information protective method for Internet in which provider issues ID numbers  
 Patent Assignee: M YAGAWA Y (M YA-I); SONY CORP (SONY)  
 Inventor: M YAGAWA Y  
 Patent Family (7 patents, 96 countries)  
 Patent Application  

Number	Kind	Date	Number	Kind	Date	Update	
WO 2002021284	A1	20020314	WO 2001JP7284	A	20010824	200234	B
JP 2002082840	A	20020322	JP 2000270572	A	20000906	200236	E
AU 200180162	A	20020322	AU 200180162	A	20010824	200251	E
EP 1324203	A1	20030702	EP 2001958489	A	20010824	200344	E
			WO 2001JP7284	A	20010824		
KR 2003040442	A	20030522	KR 2003703249	A	20030305	200360	E
CN 1452740	A	20031029	CN 2001815243	A	20010824	200409	E
US 20050075982	A1	20050407	WO 2001JP7284	A	20010824	200525	E
			US 2003363594	A	20030804		

Priority Applications (no., kind, date): JP 2000270572 A 20000906

Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
WO 2002021284	A1	JA	32	10		

National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GH

GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW  
 JP 2002082840 A JA 12 Based on CPI patent WO 2002021284  
 AU 200180162 A EN PCT Application WO 2001JP7284  
 EP 1324203 A1 EN Based on CPI patent WO 2002021284  
 Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR  
 IE IT LI LT LU LV MC MK NL PT RO SE SI TR  
 US 20050075982 A1 EN PCT Application WO 2001JP7284

Personal information protective method for Internet in which provider issues ID numbers

Alerting Abstract ...NOVELTY - When a member makes an access to the Internet, the personal information on the member (10) is protected. A personal information protective method is characterized in that a provider (20) issues an ID number to a member when a contract is made between them and manages the IDP related to the ID number and used to access a virtual shop (30) on the Internet and the personal information on the member (10), and the member (10) makes an access to the provider (20) using the ID number and an access to the virtual shop (30) using the IDP. Since the member (10) uses the ID that the provider (20) has when accessing the Internet, the personal information on the member (10) is protected. When the member (10) purchases data or a commodity at the virtual shop (30) of a website, the provider (20) sponsors the member (10) and guarantees the solvency of the payment, thereby realizing transaction safe for both the member (10) and the virtual shop (30). USE - Personal information protective method for Internet in which provider issues ID numbers...

...30 Virtual shop

Class Codes

International Classification (Main): G06F-017/60

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0012/14...

#### Original Abstracts:

Personal information of members (10) of a provider (20) are protected when the members (10) have an access to the internet. A provider (20) issues an ID number to a member (10) at the time of making a contract, and issues an IDP which corresponds to the ID number to have an access to a virtual shop (30) on the internet and manages the IDP so as to manage personal information of the member (10), and the member (10) has an access to the virtual shop (30) on the internet using the IDP which is issued when the member (10) has an access to the provider (20) using the ID number. That is, since members (10) of a provider (20) use IDP owned by the provider (20) when the members (10) have an access to the internet, personal information of members (10) of the provider (20) can be protected. Furthermore, since the provider (20) ascertains the identity of the members (10) and guarantees solvency of charge of the members (10) when the members (10) purchase goods or information at the virtual shops (30) on the WEB site, the safety and certainty of commerce can be secured for the members (10) as well as for the virtual shops (30) on the WEB site.

... Personal information of members (<b>10</b>) of a provider (<b>20</b>) are protected when the members (<b>10</b>) have an access to the internet. A provider (<b>20</b>) issues an ID number to a member (<b>10</b>) at the time of making a contract, and issues an IDP which corresponds to the ID number to have an access to a virtual shop (<b>30</b>) on the internet and manages the IDP so as to

manage personal information of the member (<b>10</b>), and the member (<b>10</b>) has an access to the virtual shop (<b>30</b>) on the internet using the IDP which is issued when the member (<b>10</b>) has an access to the provider (<b>20</b>) using the ID number. That is, since members (<b>10</b>) of a provider (<b>20</b>) use IDP owned by the provider (<b>20</b>) when the members (<b>10</b>) have an access to the internet, personal information of members (<b>10</b>) of the provider (<b>20</b>) can be protected. Furthermore, since the provider (<b>20</b>) ascertains the identity of the members (<b>10</b>) and guarantees solvency of charge of the members (<b>10</b>) when the members (<b>10</b>) purchase goods or information at the virtual shops (<b>30</b>) on the WEB site, the safety and certainty of commerce can be secured for the members (<b>10</b>) as well as for the virtual shops (<b>30</b>) on the WEB site

When a member makes an access to the Internet, the personal information on the member (10) is protected. A personal information protective method is characterized in that a provider (20) issues an ID number to a member when a contract is made between them and manages the IDP related to the ID number and used to access a virtual shop (30) on the internet and the personal information on the member (10), and the member (10) makes an access to the provider (20) using the ID number and an access to the virtual shop (30) using the IDP. Since the member (10) uses the ID that the provider (20) has when accessing the internet, the personal information on the member (10) is protected. When the member (10) purchases data or a commodity at the virtual shop (30) of a website, the provider (20) sponsors the member (10) and guarantees the solvency of the payment, thereby realizing transaction safe for both the member (10) and the virtual shop (30).

#### Claims:

...information, wherein a provider issues an ID number to a member at the time of making a contract, and manages an IDP for accessing virtual shops on the internet corresponding to said ID number and manages personal information of the member, and wherein the member accesses the virtual shop on the internet by using the IDP which is issued when the member accesses the provider using the ID number...

...method for protecting personal information characterized by comprising: processing for issuing an ID number to a member; processing for managing an IDP for accessing virtual shops on the internet and personal information of the member corresponding to said issued ID number; and processing for accessing said virtual shops on the internet by using said IDP in response to a request from the member.

31/3, K/23 (Item 23 from file: 350)  
 DIALOG File 350: Derwent WPI X  
 (c) 2011 Thomson Reuters. All rights reserved.

0011049651 - Drawing available  
 WPI ACC NO. 2001-309981/200133  
 XRPX Acc No: N2001-221929

Multi-agent system for managing system policies on a site operating in one of several system modes within a virtual network, has agents which function as requester and executor respectively  
 Patent Assignee: MTEL CORP (MTEL); MTEL KNOWLEDGE CORP (MTEL); UNIV OTTAWA (UYOT-N); MTEL NETWORKS CORP (MTEL)  
 Inventor: GRAY T; GUENOUN M; KARMOUCH A; MARKOVSKI S  
 Patent Family (5 patents, 3 countries)  
 Patent Application

Number	Kind	Date	Number	Kind	Date	Update
GB 2354350	A	20010321	GB 199922096	A	19990917	200133 B
CA 2319863	A	20010317	CA 2319863	A	20000915	200133 E
GB 2354350	B1	20040324				200424 E
CA 2319863	C	20060718	CA 2319863	A	20000915	200649 E
US 7240015	B1	20070703	US 2000663026	A	20000915	200746 E

Priority Applications (no., kind, date): GB 199922096 A 19990917

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
GB 2354350	A	EN	46	12		
CA 2319863	A1	EN				
CA 2319863	C	EN				

Multi-agent system for managing system policies on a site operating in one of several system modes within a virtual network, has agents which function as requester and executor respectively

**Alerting Abstract ... NOVELTY** - The system comprises service and device agents functioning as requester and executor agents respectively, authorization server operating in accordance with policies for receiving and authenticating requests from the requester agent, a policy server and an event server which effects shared communication between the service and device agents. The authorization policy is characterized by several attributes including mode, subject, action, target, constraint, priority, class, creator and system mode attributes. The obligation policy is also characterized by...

**DESCRIPTION** - An architecture of multiple agents is provided for setting up and enforcing policies within each site of a virtual network. Agents propagate their policies to the policy server to detect any conflict that may arise between agents during dynamic mapping and resource reservation...

**...USE** - For setting up and enforcing policies within each site of a virtual network.

**...ADVANTAGE** - Enables provision and enforcing of policies within each site of virtual network.

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0021/00...

#### Original Abstracts:

According to the present invention, an architecture of multiple agents is provided for setting up and enforcing policies within each site of a virtual network. A policy server represents the global policies of the site and each agent manages its own policies. Policies are dynamically downloaded from the policy server into agents that carry the responsibility to enforce them. Agents propagate their policies to the policy server to detect any conflict that may rise between agents during dynamic mapping and resource reservation. A negotiation mechanism is provided to resolve such conflicts. An...

#### Claims:

...is claimed is: 1. A multi-agent for managing system policies on a site operating in one of a plurality of system modes within a virtual network, wherein said system policies include authorization policies for controlling one of either permission or interdiction of actions by an agent, and obligation policies for specifying said actions said agent is responsible for...

...by at least one obligation policy, and another of which functions as an executor agent for performing an action requested by said requester agent in order to fulfil said at least one obligation policy; an authorization server operating in accordance with said authorization policies for receiving and authenticating requests from said requester agent and in response returning one of either (i) a permission authorization to said requester agent, which in response forwards said permission authorization to said executor agent for performing said action, or (ii) an interdiction to said requester agent for prohibiting said action; a policy server for (i) receiving and downloading said obligation policies into said plurality of service and device agents, (ii) for distributing said authorization policies to said authorization server, and (iii) for managing said system policies in accordance with changes in said system modes; and an event server for effecting shared communication between plurality of service and device agents.

31/3, K/24 (Item 24 from file: 350)  
 DIALOG(R) File 350: Derwent WPIX  
 (c) 2011 Thomson Reuters. All rts. reserv.

0010902064

WPI ACC NO: 2001-522918/200157

XFPX Acc No: N2001-387539

Computer implemented method of processing sales leads by providing a database of lead requests and providing the lead exclusively to an appropriate user for a fixed period

Patent Assignee: INFILIGATE INC (INFILIGATE); SCHULTZE A (SCHULTZE A)

Inventor: SCHULTZE A

Patent Family (4 patents, 93 countries)

Patent Application

Number	Kind	Date	Update	Kind	Date	Update
WO 2001063535	A1	20010830	200157	A	20010223	B
AU 200138670	A	20010903	200202	A	20010223	E
EP 1269370	A1	20030102	200310	A	20010223	E
				WO 2001063535	A	20010223
US 7047206	B1	20060516	200633	A	20000225	E

Priority Applications (no., kind, date): US 2000514997 A 20000225

Patent Details

Number	Kind	Lang	Pg	Dwg	Filing Notes
WO 2001063535	A1	EN	34	9	
National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200138670	A	EN			Based on CPI patent WO 2001063535
EP 1269370	A1	EN			PCT Application WO 2001063535
					Based on CPI patent WO 2001063535
Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					

Computer implemented method of processing sales leads by providing a database of lead requests and providing the lead exclusively to an appropriate user for a fixed period

Alerting Abstract ... NOVELTY - A computer database of sales leads can be searched on the basis of different parameters. When a sales lead is received it is assigned exclusively to a specified salesman or reseller for a limited period, after which it is made available to another...



...the database and the result is confirmed to both the user and the lead.  
 Communications may be over a Wide Area Network such as the Internet.  
 USE - Collecting, assigning and tracking sales leads...

Class Codes  
 International Classification (+ Attributes)  
 IPC + Level Value Position Status Version  
 G06Q 0030/00...

# Original Abstracts:

...A system and method for efficiently, accurately, and inexpensively receiving, assigning, and tracking leads. A lead unit integrates and stores the sales leads. A lead control unit can interface with an administrative unit to provide active leads to a reseller unit. A reseller control unit can determine whether a user is permitted to select leads. Selected...

## Claims:

What is claimed is: 1. A computer based method for providing leads to a sales agent from a remotely located electronic lead database system to enable the sales agent to contact the lead to determine interest in at least one of a product or a service, the electronic lead database system comprising an administrative unit and operated by a third party not under the control of the sales agent, the method comprising the steps of: receiving by the electronic lead database system an electronic lead request from a sales agent; providing a lead from the electronic lead database system to the sales agent in response to the lead request; receiving by the electronic lead database system a lead selection from the sales agent, the lead selection providing an electronic lead selection signal to the administrative unit indicating that the sales agent elects to contact the lead; moving the lead from an active set of the electronic lead database system to a selected set of the electronic lead database system for a predetermined time period, wherein leads in the selected set cannot be provided to a second sales agent; and responsive to detecting the electronic lead selection signal by the administrative unit, triggering an automatic transmission from the electronic lead database system of a first confirmation message to the lead prior to the sales agent contacting the lead, the first confirmation message for introducing the lead to the sales agent.

31/3, K/25 (Item 25 from file: 350)  
 DIALCO (R) File 350: Derwent WPI X  
 (c) 2011 Thomson Reuters. All rts. reserv.

0010902050 - Drawing available  
 WPI ACC NO: 2001-522904/200157  
 XFPX Acc No: N2001-387525

Health care coverage by third party payor facilitating method, involves processing payment based on level of coverage determined by applying rules associated with received health care order

Patent Assignee: KESSLER D G (KESS-I); STERLING MEDICAL SERVICE LLC (STER-N); STERLING MEDICAL SERVICES LLC (STER-N); WHITE M F (WHIT-I)  
 Inventor: KESSLER D G; WHITE M F

Patent Family (4 patents, 93 countries)  
 Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 2001063516	A2	20010830	WO 2001US2728	A	20010126	200157 B
US 20010034618	A1	20011025	US 2000184765	P	20000224	200170 E
			US 2001769758	A	20010126	

AU 200129778	A	20010903	AU 200129778	A	20010126	200202	E
EP 1257959	A2	20021120	EP 2001953639	A	20010126	200301	E
			WO 2001US2728	A	20010126		

Priority Applications (no., kind, date): US 2000184765 P 20000224; US 2001769758 A 20010126

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
WO 2001063516	A2	EN	70	10		
National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GE GD GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW						
Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW						
US 20010034618	A1	EN			Related to Provisional	US 2000184765
AU 200129778	A	EN			Based on CPI patent	WO 2001063516
EP 1257959	A2	EN			PCT Application	WO 2001US2728
					Based on CPI patent	WO 2001063516
Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR						

Health care coverage by third party payor facilitating method, involves processing payment based on level of coverage determined by applying rules associated with received health care order

Alerting Abstract... NOVELTY - A level of coverage by third party payor is determined by applying rules associated with received order for health care. The payment for the order is then processed... Health care coverage by third party payor facilitating system Computer program product with program for facilitating health care coverage by third party payor...

Title Terms.../Index Terms/Additional Words: ORDER

#### Class Codes

International Classification (+ Attributes)  
IPC + Level Value Position Status Version  
G06Q 0040/00...

#### Original Abstracts:

A system method, and computer program product for health care payment and compliance are described herein. The system method, and computer program product facilitate compliance with rules governing coverage by a third party payor for health care provided to a beneficiary by a provider. Compliance with the rules is aimed at...

...providers by third party payors. A third party payor provides its rules governing health care coverage to the system of the present invention. A beneficiary then orders from a provider a health care product or service which is administered under the medical benefit. The system then applies the provided coverage rules to determine the level of coverage by the third party payor for the order. Based on this determination, the provider can automatically bill the third party payor for the portion of the value of the order covered by the third party payor. Upon application of the provided coverage rules, the system converts the product codes submitted by the provider to more specific product codes. The...

...A system method, and computer program product for health care payment and compliance are described herein. The system method, and computer program product

facilitate compliance with rules governing coverage by a third party payor for health care provided to a beneficiary by a provider. Compliance with the rules is aimed at simplifying and accelerating the process...

...by third party payors. A third party payor provides its rules governing health care coverage to the system of the present invention. A beneficiary then orders from a provider a health care product or service which is administered under the medical benefit. The system then applies the provided coverage rules to determine the level of coverage by the third party payor for the order. Based on this determination, the provider can automatically bill the third party payor for the portion of the value of the order covered by the third party payor. Upon application of the provided coverage rules, the system converts the product codes submitted by the provider to more specific product codes. The converted product codes are then...

...A system method, and computer program product for health care payment and compliance are described herein. The system method, and computer program product facilitate compliance with rules governing coverage by a third party payor for health care provided to a beneficiary by a provider. Compliance with the rules is aimed at simplifying and accelerating the process of providing health care to beneficiaries and insuring reimbursement to providers by third party payors. A third party payor provides its rules governing health care coverage to the system of the present invention. A beneficiary then orders from a provider a health care product or service which is administered under the medical benefit. The system then applies the provided coverage rules to determine the level of coverage by the third party payor for the order. Based on this determination, the provider can automatically bill the third party payor for the portion of the value of the order covered by the third party payor. Upon application of the provided coverage rules, the system converts the product codes submitted by the provider to more specific product codes. The converted product codes are then provided to the third party...

Claims:

What is claimed is: 1. A computer-based method for facilitating compliance with rules governing coverage by a third party payor for health care provided to a beneficiary by a provider, wherein the health care is administered under the medical benefit, comprising the steps of: (1) receiving an order for the health care; (2) applying the rules associated with said order; (3) determining the level of coverage by the third party payor for said order; (4) processing payment for said order; and (5) processing fulfillment of said order. >

31/3, K/26 (Item 26 from file: 350)  
DIALOG® File 350: Derwent WPI X  
(c) 2011 Thomson Reuters. All rights reserved.

0010839055 - Drawing available  
WPI ACC NO. 2001-457044/200149  
XRPX Acc No: N2001-338764

Restricted item transfer method for transferring airline tickets, concert tickets, involves transferring item from one consumer to another consumer requiring the item

Patent Assignee: CFPH LLC (CFPH-N); FRASER S A (FRAS-I); GINSBERG P M (GINS-I); KIRWING D (KIRWI); LUTNICK H W (LUTNI)

Inventor: FRASER S A; GINSBERG P M; KIRWING D; LUTNICK H W

Patent Family (12 patents, 92 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
---------------	------	------	--------------------	------	------	--------

WO 2001024039	A2	20010405	WO 2000US26677	A	20000928	200149	B
AU 200078369	A	20010430	AU 200078369	A	20000928	200149	E
GB 2371659	A	20020731	WO 2000US26677	A	20000928	200258	E
			GB 20029366	A	20020424		
NZ 517779	A	20021025	NZ 517779	A	20000928	200274	E
			WO 2000US26677	A	20000928		
KR 2002043594	A	20020610	KR 2002704034	A	20020328	200278	E
CN 1376285	A	20021023	CN 2000813457	A	20000928	200313	E
JP 2003522996	W	20030729	WO 2000US26677	A	20000928	200358	E
			JP 2001526738	A	20000928		
US 20070143192	A1	20070621	US 1999156474	P	19990928	200741	E
			US 2000670900	A	20000928		
			US 2007680680	A	20070301		
US 20070143193	A1	20070621	US 1999156474	P	19990928	200741	E
			US 2000670900	A	20000928		
			US 2007680690	A	20070301		
US 20070143194	A1	20070621	US 1999156474	P	19990928	200741	E
			US 2000670900	A	20000928		
			US 2007680701	A	20070301		
US 20080195493	A1	20080814	US 1999156474	P	19990928	200856	E
			US 2000670900	A	20000928		
			US 2008105712	A	20080418		
US 7574375	B1	20090811	US 1999156474	P	19990928	200953	E
			US 2000670900	A	20000928		

Priority Applications (no., kind, date): US 1999156474 P 19990928; US 1999156474 P 19990928; US 2000670900 A 20000928; US 2007680680 A 20070301; US 2007680690 A 20070301; US 2007680701 A 20070301; US 2008105712 A 20080418

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing Notes
WO 2001024039	A2	EN	21	4	
National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TG UG WZ					
AU 200078369	A	EN			Based on CPI patent WO 2001024039
GB 2371659	A	EN			PCT Application WO 2000US26677
					Based on CPI patent WO 2001024039
NZ 517779	A	EN			PCT Application WO 2000US26677
					Based on CPI patent WO 2001024039
JP 2003522996	W	JA	18		PCT Application WO 2000US26677
					Based on CPI patent WO 2001024039
US 20070143192	A1	EN			Related to Provisional US 1999156474
					Continuation of application US 2000670900
US 20070143193	A1	EN			Related to Provisional US 1999156474
					Continuation of application US 2000670900
US 20070143194	A1	EN			Related to Provisional US 1999156474
					Continuation of application US 2000670900
US 20080195493	A1	EN			Related to Provisional US 1999156474
					Division of application US 2000670900
US 7574375	B1	EN			Related to Provisional US 1999156474

Alerting Abstract ... NOVELTY - A consumer (3) requests for the transfer of item to an item provider (4). After getting the authorization from the item provider, the consumer presents information about item through Internet, to another consumer (5). If the consumer (5)

requires the item then the item is transferred to the requested consumer.  
... money for the item is collected from the item receiving consumer, the  
item transferring consumer does not lose money. As the transfer is made  
through Internet, high security is attained...

#### Class Codes

International Classification (Main): G06F-017/60

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q 0010/00...

#### Original Abstracts:

A request is received from a first consumer to sell at least one ticket, in which a provider of the ticket may have authorized the ticket to be sold. Information regarding the ticket may then be presented to at least a second consumer, who may make an indication to purchase the ticket. Thereafter, the first and second consumers each may be charged a fee in connection with a sale of the ticket to the second...

... A request is received from a first consumer to sell at least one ticket, in which a provider of the ticket may have authorized the ticket to be sold. Information regarding the ticket may then be presented to at least a second consumer, who may make an indication to purchase the ticket. Thereafter, an inducement may be paid to the provider of the ticket in connection with a sale of the ticket to the second...

... A request is received from a first consumer to sell at least one ticket, in which a provider of the ticket has authorized the ticket to be sold. Information regarding the ticket may then be presented to at least a second consumer, who may make an indication to purchase the ticket  
...

... transferring items with restricted transferability. Initially, the systems and methods wait for a first consumer to make a request to transfer an item after having purchased the item from a provider. The systems and methods then send a request to transfer the item to the provider. This request may indicate inducements to the provider to authorize the transfer. If the transfer is authorized, the...

... transferring items with restricted transferability. Initially, the systems and methods wait for a first consumer to make a request to transfer an item after having purchased the item from a provider. The systems and methods then send a request to transfer the item to the provider. This request may indicate inducements to the provider to authorize the transfer. If the transfer is authorized, the...

... transferring items with restricted transferability. Initially, the systems and methods wait for a first consumer to make a request to transfer an item after having purchased the item from a provider. The systems and methods then send a request to transfer the item to the provider. This request may indicate inducements to the provider to authorize the transfer. If the transfer information is authorized...

#### Claims:

What is claimed is: 1. An authorization control system comprising: a transfer system operable to receive from a consumer a request to use the transfer system to sell a ticket; a provider system operable to determine whether a sale of the ticket by the consumer is authorized or denied; and to send to the transfer system an indication of whether the sale of the ticket is authorized or denied; and in which the transfer system is further operable to cause information regarding the ticket to be presented to a plurality of consumers when the indication from the transfer system indicates that the sale of the ticket is authorized; and to charge the consumer a fee to use the transfer

system to sell the ticket...

...What is claimed is: <b>1</b>. An authorization control system comprising: a transfer system operable to receive from a consumer a request to use the transfer system to sell a ticket; a provider system operable to determine whether a sale of the ticket by the consumer is authorized or denied; and to send to the transfer system an indication of whether the sale of the ticket is authorized or denied; and in which the transfer system is further operable to cause information regarding the ticket to be presented to a plurality of consumers when the indication from the transfer system indicates that the sale of the ticket is authorized; and to indicate an inducement to the provider system to authorize the sale of the ticket...

...What is claimed is: <b>1</b>. An authorization control system comprising: a transfer system operable to receive from a consumer a request to use the transfer system to sell a ticket; a provider system operable to determine whether a sale of the ticket by the consumer is authorized or denied; and to send to the transfer system an indication of whether the sale of the ticket is authorized or denied; and in which the transfer system is further operable to cause information regarding the ticket to be presented to a plurality of consumers when the indication from the transfer system indicates that the sale of the ticket is authorized.

31/3, K/27 (Item 27 from file: 350)  
DIALOG(R) File 350: Derwent WPI X  
(c) 2011 Thomson Reuters. All rts. reserv.

0010528063 - Drawing available  
WPI ACC NO: 2001-130411/200114  
XRPX Acc No: N2001-096531  
Access control method for mobile code in distributed system of computer network involves comparing visit log information of agent environment and security policy that defines security information  
Patent Assignee: NEC CORP (NIDE)  
Inventor: FUJITA S; GOMI H  
Patent Family (2 patents, 2 countries)  
Patent Number Kind Date Application Number Kind Date Update  
JP 2000347866 A 20001215 JP 1999157214 A 19990604 200114 B  
US 6754691 B1 20040622 US 2000585612 A 20000602 200442 E

Priority Applications (no., kind, date): JP 1999157214 A 19990604

Patent Details  
Number Kind Lan Pg Dwg Filing Notes  
JP 2000347866 A JA 43 23

Access control method for mobile code in distributed system of computer network involves comparing visit log information of agent environment and security policy that defines security information

Original Titles:  
...Distributed system access control process and apparatus and program product having access controlling program thereon

Alerting Abstract ...environment of a computer that holds and forwards a demand method or an agent, and a security policy that defines security information are compared in order to control an address in the agent environment of the computer to disapprove the execution of the demand method or the agent which passes to...  
DESCRIP TI ON - The demand method or the agent is seen in other computers,

and accessed from one computer among the predetermined computers (100-103) via a communication circuit (104). INDEPENDENT CLAIMS are also included for the following...

...a distributed system an access control apparatus; and a recording medium for storing program for access control...

...USE - For mobile code in distributed system of computer network.

...DESCRIPTION OF DRAWINGS - The figure shows the schematic diagram of the distributed system of the computer network to which access control method is applied.

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0015/16...

#### Original Abstracts:

...Method transmission means <b>transmits the method to an agent environment of the method requestor. The method reception means of the agent environment of the requester receives the message. Agent execution management means of the agent environment checks into execution authorization of the requested method based on the agent information and the thread visit history information with execute access control.

#### Claims:

...means and first method reception means are provided in the access control apparatus; (c) wherein the apparatus is configured such that: (c1) when a first agent present in the first one of said plural agent environments makes a method execution request to a second agent having a method to be disclosed to another agent, (c2) said first agent information management means of the first agent environment discriminates the agent information on the first agent environment and collates the discriminated information with the security...

...said first agent environment to check into a transmission authorization of said method for said first agent and, (c4) when said first agent has an authorization to transmit said method, the first method transmission means transmits, along with the execution request of said method, the first agent information and an updated thread visit history information on an executed thread of said method of said first agent by a first thread visit history management means of the first agent environment, (c5) said first method reception means receiving a reply to said method execution request; (d) wherein said second agent environment where said second agent is present comprises: (d1) second reception means for receiving said method execution request transmitted from said first method transmission means, said first agent information and said thread visit history information; (d2) second agent information management means for reading said first agent information and collating the read information with the security policy of said second agent environment to check into the execution authorization of said method; (d3) second thread visit history management means for reading...

13/3,K/1 (Item 1 from file: 349)  
D:\ALOG\B File 349:PCT\_FULLTEXT  
(c) 2011 WPO Thomson. All rts. reserv.

01944826 \*\*Image available\*\*

ON-DEMAND FLIGHT ACCIDENT INSURANCE  
ASSURANCE CONTRE ACCIDENT DE VOL A LA DEMANDE

Patent Applicant/Assignee:

FLIGHTSURANCE GMBH, Flughafenstr. 6F, 60528 Frankfurt am Main, DE, DE  
(Residence), DE (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

ORTIGESE Jens, Landschreiberstr. 1, 70619 Stuttgart, DE, DE (Residence),  
DE (Nationality), (Designated only for: US)

KASTNER Zoltan, Hauffstr. 12, 73037 Goeppingen, DE, DE (Residence), DE  
(Nationality), (Designated only for: US)

DOUGLAS Philip M, Fuchshohl 15, Bad Soden/TS, DE, DE (Residence), AU  
(Nationality), (Designated only for: US)

FORBES Alistair J, Kronbergerstr. 9, 61462 Koenigstein, DE, DE  
(Residence), GB (Nationality), (Designated only for: US)

BAUER Daniel, 2825 Ashwood Place, Decatur, GA 30030, US, US (Residence),  
DE (Nationality), (Designated only for: US)

Legal Representative:

NOVOTARSKI Mark (agent), Markets, Patents & Alliances LLC, 30 Glen  
Terrace, Stamford, CT 06906-1401, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 201027633 A2-A3 20100311 (WO 1027633)

Application: WO 2009US53892 20090814 (PCT/WO US2009053892)

Priority Application: US 200891448 20080825

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CL CN CO CR CU CZ  
DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP  
KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY  
MZ NA NG NI NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV  
SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC  
NL MT NL NO PL PT RO SE SI SK SM TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5778

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q 0040/00...

Fulltext Availability:

Detailed Description

Claims

### Detailed Description

... the current invention.

Fig. 3 is an exemplary web page for manual input of application  
information.

Fig. 4 illustrates the use of a crawler to get application  
information from an email travel itinerary.

Fig. 5 illustrates "+1 Click" purchasing of flight accident insurance.

Fig. 6 illustrates purchasing flight accident insurance through a...

... of said given entity.

Insurance Purchasing Process Figure 2 illustrates the technology-enabled  
information flow 200 between entities when flight accident insurance,



according to the **present** invention, is purchased.  
An insurance agent 220 receives from a traveler 210 an application 212 for flight accident insurance. The insurance agent may be an independent agent or broker (e.g.,

...e.g. easyJet.com), a web site, such as expedia.com or other entity, which is similarly authorized to offer, underwrite, receive payment for, and **issue** (or "bind") said insurance coverage.

The application comprises information about the insured, such as name, and information about the flight, such as flight number, departure time, travel dates, airline, departure...

...flight database indicating whether or not additional insurance policies may be sold for the flight the traveler inquired about. If none are available, then the insurance agent informs the traveler and the transaction concludes without the insurance being offered.

If there are policies available, however, the insurance agent then queries 224 an airline database 240 to retrieve 228 airline data regarding the airline, accident history, maintenance evaluation and other parameters that can be used to calculate a Risk Premium of said flight. "Risk Premium", as used herein, refers to the portion of an insurance premium that is required to pay out expected claims. Risk Premiums typically represent about 40% - 60% of the total premium charged for a property and casualty insurance product. The balance of the premium comprises fixed costs, variable costs, commissions, and profit.

The insurance agent then passes the airline and flight data 226 on to a premium calculation engine 250 that calculates a quote for the premium for said flight.

The insurance agent then receives 252 the premium quote and makes an offer 228 to the traveler. If the traveler desires the coverage, then the insurance agent receives 214 an acceptance, which may include payment of the premium. The agent then issues coverage 229 on behalf of the insurance carrier or coverage is issued directly by the insurance carrier.

After coverage is issued, the insurance agent then updates 227 the flight database to indicate that one or more additional policies have been purchased for the flight in question. Thus, when the **present** insurance agent, or another insurance agent authorized to sell said insurance, queries the database in the future, an accurate indication of insurance availability will be available.

The entire transaction is preferably...

...flights are available, then insurance coverage is offered. If not, then no offer is made. The entire pricing and approval process occurs in real time.

**Receiving Application Information** Figures 3, 4, 5, and 6 illustrate alternative technologies by which an insurance agent can receive application information from a traveler.

Figure 3 shows a view of a web page 300 whereby a traveler manually inputs 302 flight information for one or...

... Figure 6 illustrates an exemplary layout of a flight accident insurance policy offer 600 on a hand held device, such as an iPhone. The traveler sends the application information to the agent by activating the Buy Now button 602.

Risk Premium Calculation Once an agent receives application information from a traveler and availability...

13/3, K/2 (Item 2 from file: 349)  
DI ALCO R File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rights reserved.

01586780 \*\*Image available\*\*  
IMPROVED AUTOMATED EXCHANGE FOR THE EFFICIENT ASSIGNMENT OF AUDIENCE ITEMS  
ECHANGE AUTOMATISE AMERIQUE PERMETTANT D'ATTRIBUER EFFICACEMENT DES  
ARTICLES D'AUDIENCE

Patent Applicant/Assignee:  
SIENA HOLDINGS LLC, 4513 Chase Avenue, Bethesda, MD 20814, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:  
BYKOVSKY Mark M, 4513 Chase Avenue, Bethesda, MD 20814, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:  
CALDERONE Lynda L et al (agent), Flaster/Greenberg P.c., 8 Penn Center,  
15th Floor, 1628 John F. Kennedy Blvd., Philadelphia, PA 19103, US

Patent and Priority Information (Country, Number, Date):  
Patent: WO 2007133770 A2-A3 20071122 (WO 07133770)  
Application: WO 2007US11620 20070514 (PCT/WO 02007011620)  
Priority Application: US 2006799907 20060512

Designated States:  
(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK  
DM DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM  
KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY NZ NA NG  
NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR  
TT TZ UA UG US UZ VC VN ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT  
NL PL PT RO SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 41378

International Patent Class (v8 + Attributes)  
IPC + Level Value Position Status Version Action Source Office:  
G06Q 0040/00...

Fulltext Availability:  
Detailed Description  
Claims

#### Detailed Description

... of such audience items. A "transaction" price is a price that equates  
or attempts to equate the demand and supply for the item up for  
sale. Like the auction process under the '785 application,  
transaction prices are calculated in a manner that attempts to establish  
a uniform price to all buyers that acquire audience items...

... and IBM place a positive value on accessing the Male viewers. The  
auction method proposed in the '785 application requests that the seller  
submit a set of ask prices. An ask price represents the  
minimum payment the seller demands in order to sell an audience item  
(e.g., avail). In particular, the auction method...

... requested to provide two different ask prices &#8212; one ask price

reflects the minimum payment the seller requests for selling its attracted viewers on an insured basis, while the other one reflects the minimum payment the seller requests for selling its attracted viewers on an uninsured basis. Figure 47 illustrates a hypothetical set of such ask prices.

[0212] Given the units in which the x and y-axes are defined, the ABC local affiliate is offering to sell 720 seconds of advertising time that...

...if it sells access to such viewers on an uninsured basis ("U"), and \$3.25/second if it sells access to such viewers on an insured basis ("I"). The difference between the \$3.25/second ask price and the \$2.00/second ask price represents the premium the seller demands for...

...U). The difference between the "I" bid and the "U" bid represents the premium each buyer is willing to pay the ABC local affiliate in order to obtain the audience item on an insured basis.

[0215] Figure 49 combines the set of hypothetical asks submitted by the ABC local affiliate for the sale...

13/3, K/3 (Item 3 from file: 349)  
DIALOG(R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rights reserved.

01549853 \*\*Image available\*\*  
METHOD FOR ASSESSING OF HEALTH INSURANCE RISK PROFILES AND PROVIDING A POLICY

LOGICIEL, SYSTEME ET PROCEDE POUR EVALUATION INFORMATIQUE DES PROFILS DE RISQUE D'ASSURANCE SANTE POUR UN GROUPE VOULANT UNE ASSURANCE SANTE ET FOURNISSANT UNE POLICE D'ASSURANCE COMPOSITE

Patent Applicant/Inventor:

DONNELLI Robert M 7373 E. Doubletree Ranch Road, Scottsdale, AZ 85258, US, US (Residence), US (Nationality), (Designated for all)

Legal Representative:

MULLINS John Jason Gentry (agent), 1618 East Gate Way #304, Pleasanton, CA 94566, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200792561 A2-A3 20070816 (WO 0792561)

Application: WO 2007US3383 20070206 (PCT/WO US2007003383)

Priority Application: US 2006771102 20060206

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN  
KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG NI  
NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT  
TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL  
PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12958

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q 0040/00...

Fulltext Availability:

## Detailed Description

### Claims

## Detailed Description

... the needs of the person seeing the insurance to establish a single bill and premium for the ISL policy plan as a one stop insurance provider.

Insurance Providing Companies The present system provides a free underwriting service to insurance companies who wish to offer insurance, since the costs are known and provided entirely as a service...

...not provide an intermediary role, at least not for the initial contact and placement. Also, in this embodiment an insurance company is involved as the issuer of the stop-loss policy. In Figures 1 and 2 they are represented in the example process by the MGU as regards the rating, underwriting, policy issue, and policy and claims administration of the stop-loss insurance coverage.

In Figure 1, the circle "1" represents a decision point where the system needs to determine...

13/3, K/4 (Item 4 from file: 349)  
DIALOG(R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rights reserved.

01213391  
ENHANCED PARI MUTUEL WAGERING  
PARI DU TYPE PARI MUTUEL AMELIORE  
Patent Applicant/Assignee:  
LONGITUDE INC., 2 Hudson Place, Hoboken, NJ 07030, US, US (Residence), US (Nationality), (For all designated states except: US)  
Patent Applicant/Inventor:  
LANCE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US, US (Residence), US (Nationality), (Designated only for: US)  
BARON Kenneth Charles, 51 West 86th Street, Apt. 602, New York, NY 10024, US, US (Residence), US (Nationality), (Designated only for: US)  
WALDEN Charles, 43 Glenwood Road, Montclair, NJ 07043, US, US (Residence), US (Nationality), (Designated only for: US)  
HARTE Marcus, 389 Garretson Road, Bridgewater, NJ 08807, US, US (Residence), IE (Nationality), (Designated only for: US)  
Legal Representative:  
WEISS Charles A (agent), Kenyon & Kenyon, One Broadway, New York, NY 10004, US

Patent and Priority Information (Country, Number, Date):  
Patent: WO 200519986 A2-A3 20050303 (WO 0519986)  
Application: WO 2004US25434 20040806 (PCT/WO 052004025434)  
Priority Application: US 2003640656 20030813

Designated States:  
(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX NA NI NO NZ OM PG PH PL PT RO  
RU SC SD SE SG SH SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO  
SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 182513

Main International Patent Class (v7): G06F

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q 0040/00...

... US

G06Q 0099/00...

... US

G06F-0017/00...

... US

G06F-0019/00...

Fulltext Availability:

Detailed Description

Claims

#### Detailed Description

... contract in the case of an option on that future) or in similar derivatives (e.g., futures expiring in different calendar months). For OTC derivatives, brokers or dealers customarily seek to balance their active portfolios of derivatives in accordance with the trader's risk management guidelines and profitability criteria.

Broadly speaking...how, in a preferred embodiment the

ATJ...  
implied probability for the given state changes as a quantity for that state is up for sale, i.e., what Q<sub>0</sub> the market's "bid" is for the quantity up for sale. The expression for @ above shows, in a  
ATJ  
preferred embodiment, how...

... same payout.

#### 6.4 Digital Option Strips

Traders in the derivatives markets commonly trade related groups of futures or options contracts in desired ratios in order to accomplish some desired purpose. For example, it is not uncommon for traders of LEBOR based interest rate futures on the Chicago Mercantile Exchange ("CME...a digital option, spread, or strip means that the investor (in the case of a sale, a seller) receives the cost of the option, or premium if the option expires worthless or out of the money. Thus, if the option expires out of the money, the investor/seller's profit is the premium. Should the option expire in the money, however, the investor/seller incurs a net liability-equal to the digital option payout less the premium received.

In this situation, the investor/seller's net loss is the payout less the premium received for selling the option, or the notional payout less the premium. Selling an option, which is equivalent in many respects to the activity of selling insurance, is potentially quite risky, given the large contingent liabilities potentially involved. Nonetheless, option selling is commonplace in conventional, non-DBAR markets.

As indicated above, an...

... be converted, in a preferred DBAR DCE embodiment, to a complementary purchase of the 50 strike digital call options. A detailed explanation of the conversion process of a "sale" to a complementary buy order is provided in connection with the description of FIG. 15.

The complementary conversion of DBAR DCE "sales" to buys is...

13/3, K/5 (Item 5 from file: 349)  
DI ALGO R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rts. reserv.

01010811 \*\*Image available\*\*  
SYSTEM AND METHOD FOR ELECTRONICALLY CREATING, FILLING AND APPROVING  
APPLICATIONS FOR INSURANCE COVERAGE  
SYSTEME ET PROCEDE PERMETTANT DE CREER, TRANSMETTRE ET ACCEPTER PAR VOIE  
ELECTRONIQUE DES DEMANDES D'ADHESION A UNE GARANTIE D'ASSURANCE

Patent Applicant/Assignee:  
REAL CONSULTING LLC, P.O. Box 1679, Grass Valley, CA 95945, US, US  
(Residence), US (Nationality)

Inventor(s):  
DEBBER Dale J, P.O. Box 1679, Grass Valley, CA 95945, US,

Legal Representative:  
SUECKA Greg T (et al) (agent), Fenwick & West LLP, Silicon Valley Center,  
801 California Street, Mountain View, CA 94041, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200340889 A2-A3 20030515 (WO 0340889)  
Application: WO 2002US35904 20021107 (PCT/WO 0235904)  
Priority Application: US 2001336887 20011107

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13068

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

#### Detailed Description

... other elements of the server 150 and the modules 506, 508, 510, and 516. In one embodiment of the invention, the server 150 receives requests to accept, process or update status on an application for insurance coverage from some other type of computing system. The program application module 504 interprets the input... bus 212 couples the APS interface module 506 to the program application module 504 and the network controller 208. The APS interface module 506 is responsive to the program application module 504. The APS interface module 506 is responsible for communication with application processing system 102. The APS interface module 506 communicates with application processing system 102 to receive an application for processing and communicates regarding the processing of the application such as status, acceptance, rejection, or request for more information. The APS interface module 506 is responsible for communicating and interacting with ... provide this information to the program application module 304. The APS interface module 506 is also coupled to the unprocessed application storage 512 to store application received therein.

[00781 The application-processing module 508 is coupled to the program application module 504, the unprocessed application storage 512,

and the insurer system interface module 516. The application-processing module 508 is responsible for the processing of the application internal to the insurer system 106. The application-processing module 508 is responsive to calls from the program application module 504. In response, the application-processing module 508 retrieves unprocessed applications from the unprocessed application storage 512 and provides them to the insurers system 106 using the insurer system interface module 516. The application-processing module 508 is also responsible for tracking the application, calling other routines such as the application clearance module 510, and communicating application status to the user via the APS interface module 506.

[0079] The application clearance module 510 is coupled to the application processing module 508 and the insurer system interface module 516. The application clearance module 510 is responsive to the application-processing module 508. The application clearance module 510 determines whether the agent submitting the application for insurance has territorial coverage for the area. The insurer system interface module 516 is coupled to the program application module 504 and the insurer system 106. The insurer system interface module 516 is responsive to the program application module 504. The insurer system interface module 516 cooperates with the mainframe ... to Figure 6, a first embodiment of the method for creating, filing and approving applications for insurance coverage will be described. The method begins by receiving 600 application data. This preferably done by a user at an agent terminal 110, and the data is sent to the application processing system 102. Then the application processing system 102 accesses 602 the risk information system 104 and retrieves risk ... in step 600. Then the application processing system 102 determines 604 the insurers to which the application should be submitted. This is preferably done by presenting a user interface on the agent terminal 110 and allowing the user to input her choice. Next, the application processing system 102 prepares 606 one or more applications. Based on an application with the information they require in the format they have prescribed. Then the applications are sent 608 from the application processing system 102 to the insurer systems 106 by email or some similar electronic form.

A particular advantage of the present invention is the elimination of paper handling, and the elimination of the need to key in information by the insurer. Once the application has been received at the insurer system 106, it is processed 610 by the insurer system 106. As has been noted above, the insurer system 106 will ... processing system 102. The communication can be a request for additional information or clarification of information, a rejection of the application, a cancellation of the application, an acceptance of the application or communication of information such as assignment of an underwriter to the application.

[0084] Referring now to Figures 7A-7C and 8, a second more detailed embodiment of the method for creating, filing and approving applications for insurance coverage will be described. The process begins by presenting 700 ... a copy of the application, they will need to print a copy before sending it to the insurer system 106. Any subsequent copies will be obtained by requesting a fax copy of the quote from the insurer. A copy of every completed application can be stored in the application processing system 102 archived ... received by the insurer system 106. The forms and data are then stored memory 216C. Each insurer will define the method they will use to receive the application data. The translation and migration of the data to the insurers internal quoting systems will be designed and built on a case-by-case basis asynchronous with respect to the further processing of the application. These steps are initiated whenever a new electronic

application is received from the application processing system 102 or alternatively from the risk information system 104 such as Compline@ After the data is received and is verified as a...

13/3,K/6 (Item 6 from file: 349)  
DI ALCO R File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rights reserved.

00965507 \*\*Image available\*\*  
A SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN  
SYSTEM ET PROCEDE PERMETTANT DE CREER UN REGIME DE RETRAITE A PRESTATIONS  
DEFINIES FINANCE PAR UNE POLICE D'ASSURANCE A VIE VARIABLE ET/OU UNE  
POLICE A ANNUITES VARIABLES

Patent Applicant/Inventor:

KOESKO V John J, 1159 Seaton Ross Road, Radnor, PA 19087, US, US  
(Residence), US (Nationality)

Legal Representative:

JABLON Clark A (et al) (agent), Akin, Gump, Strauss, Hauer & Feld,  
L.L.P., 2005 Market Street, One Commerce Square, Suite 2200,  
Philadelphia, PA 19103-7086, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200299602 A2-A3 20021212 (WO 0299602)

Application: WO 2002US18228 20020606 (PCT/WO US0218228)

Priority Application: US 2001296173 20010606; US 200286924 20020228

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZW ZY  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GM KE KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11141

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

**Detailed Description**

**Detailed Description**

... of the return the insurance company guarantees on invested funds.

[00431 (3) Determine the allowable deduction.

[00441 (4) Determine the maximum premium to spend on insurance.

[00451 In accordance with the present invention, the variable 412(i) process is constructed with variable life insurance and/or variable annuity products, a plan design feature not previously available in the market. Variable contracts have emerged as the product of choice among consumers. Variable contracts offer substantially increased upside investment potential over traditional whole-life contracts, because of the ability to allocate cash invested in the insurance contract to various mutual fund sub-accounts.

[00461 Traditional 412(i) plans measure tax deductions by reference to the insurance company's guaranteed rate. At a typical 4% guaranty, the maximum deduction for a 55 year old male retiring at age 65 is approximately \$170,000 per year. While this deduction is



substantially higher than a non-fully-insured defined benefit plan, the transaction is heavily weighted toward tax considerations instead of long-term economics.

[00471 Variable 412(i) plans measure tax deductions by reference to a negotiated guaranteed rate. At a negotiated 2.5% guaranty, the maximum deduction for a 55-year-old male retiring at age 65 is approximately \$270,000 per year (in 2001). The tax deduction potential for variable 412(i) is substantially higher than a non-fully-insured defined ... considerable tax advantages (due to accelerated deductions), variable contracts reduce the compromises of long-term economics one normally sees in a pension plan funded with insurance products. IS [00481 More product sales within plans for insurance companies may occur because the present invention makes 412(i) plans much more competitive with traditional plans funded with securities. A more competitive product leads to greater sales. Multiple product sales may occur due to the offering of variable life insurance and annuities. Since the Internal Revenue Service has ruled that only 50% ... software illustrations and plan agreements. The computer system 100 may be used by a defined benefit pension plan representative, an employer representative or an insurance broker to generate plan presentations and plan agreement policies, and obtain quotes from different insurance companies in accordance with the present invention.

The computer system 100 may also be... the Variable Account option is desired, the participant's information and a query for plan information based on the Variable Account option is sent to insurance companies 103, 104 (step 220). If the Variable Account option is not desired, the participant's information and a query for plan information based on the General Account being funded at a 100% level is sent to insurance companies 103, 104 (step 230).

[00551 Referring now to FIG. 2B, in response to step 220, each insurance company that has a Variable Account option available, determines a guaranteed rate of return by reference to an insurance contract fixed account, or other insurance company promise in a policy, rider or agreement (step 235). The plan sponsor selects an insurance company whose products are intended to be used in conjunction with the plan. Software provided by the selected insurance company is used for computations. The insurance company software, after considering the inputted benefit data and actuarial data, renders an annual premium amount ... the insurance company to provide the coverage and -I Benefits (step 255). The applications for coverage are signed and forwarded to the insurance company. If the applications are not accepted by the insurance company, applications will be made with other insurance companies until they are accepted. When coverage is offered, the plan fiduciary or sponsor then accepts the offer of coverage from the insurance company, signs necessary policy documentation, and forwards each to the insurance company along with the necessary premiums. Once the accepting insurance company receives the premiums (step 260), funds drawn from the premium are allocated to the Variable and General Accounts as determined by the agreement between the insurance company and the plan sponsor (step 265). After a predetermined period of time (preferably one year), a determination is made as to whether earnings based on the funds exceed the guaranteed rate of return (step 270). If so, then the earnings of the plan are set to "actual earnings" (step 275). If not, then corrective action may be taken by the insurance company (step 280). Such corrective action may include asset reallocation, internal hedging of the insurance company's investments, increased mortality charges or expense charges, or by making a mandatory request to the plan fiduciary to allocate the Variable Account into a plurality of sub-accounts in a manner determined by the insurance company.

100561 Referring now to FIG. 2C, in response to step 230, each insurance company that has a General Account option available, determines a guaranteed rate of return (step 235). The plan sponsor selects an insurance company. Software provided by the selected insurance company is used for computations. The insurance company software, after considering the inputted benefit data and actuarial data, renders an annual premium amount necessary to fund the benefits contemplated for each participant...

13/3, K/7 (Item 7 from file: 349)  
DI ALCG R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rts. reserv.

00963611 \*\*Image available\*\*  
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES  
SYSTEME INFORMATIQUE ENTREPREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET  
POUR SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Assignee:

THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US  
(US (Residence), US (Nationality), (For all designated states except:  
(US)

Patent Applicant/Inventor:

WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US  
(US (Residence), US (Nationality), (Designated only for: US)  
DE VALLANCE Kimberly Ann, 2037 Silent Spring Drive, Maryland Heights, MO  
63043, US, US (Residence), US (Nationality), (Designated only for: US)  
HASELHORST Randall Allan, 1016 Scenic Cats Court, Imperial, MO 63052, US,  
(US (Residence), US (Nationality), (Designated only for: US)  
KENNEDY Craig Stephen, 9129 Meadowlawn Lane, St. Louis, MO 63126, US, US  
(Residence), US (Nationality), (Designated only for: US)  
SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US  
(Residence), US (Nationality), (Designated only for: US)  
TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US  
(Residence), US (Nationality), (Designated only for: US)  
KLOPFENSTEIN Anita K, 433 Schwarz Road, O Fallon, IL 62269, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HAERKAMP Richard E (et al) (agent), Howell & Haerkamp, L.C., Suite  
1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200297700 A2 20021205 (WO 0297700)  
Application: WO 2001US51431 20011019 (PCT/WO US0151431)  
Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MX SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 237932

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

## Detailed Description

### Detailed Description

... is sent to the trading partner. However, it would be simple if these new fields were interrogated from a centralized archive repository of closed rental contracts for the AFMS Transaction Credit Reports run monthly that primarily use the AMFNCR file.

3.) Replace the execution of the AFMS Handle Internal Error (IAM0097VI) ...log transactions to AFMS Current days transaction for Sync program AM097P.

#### @Operational Method.

- wait for entry(s) to exist in DTAQ (DOAM55VI).
- when a shutdown request is received (group type - SD), end program

- when a non-shutdown request is received.

- Create a record in AM096PI to keep ...Bill Denied By AdjusterLast Name, AdjusterFirstName", in the Branch Reservation File (RACBRMST) and the Ticket Master File (RACMAST) file records and its associated open rental contract/ticket file and update. Update the callback and the consolidated callback control files, using the open rental contract/ticket identifier if it is completely open...

13/3, K/8 (Item 8 from file: 349)  
DIALOG File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rts. reserv.

00882917 \*\*Image available\*\*  
CARCO INSURANCE MANAGEMENT SYSTEM  
SYSTEME DE GESTION D'ASSURANCE SUR FACULTES  
Patent Applicant/Assignee:

COEANNI DE COM INC, 507 Place d'Armes, suite 1050, Montreal, Quebec H2Y 2V6, CA, CA (Residence), CA (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

VASSERMAN Mitchell, 77 Belmont Crescent, Montreal, Quebec H3Y 1Y5, CA, CA (Residence), CA (Nationality), (Designated only for: US)

Legal Representative:

MURPHY Kevin P (et al) (agent), Swabey Ogilvy Renault, Suite 1600, 1981 McGill College Avenue, Montreal, Quebec H3A 2Y3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200217032 A2 20020228 (WO 0217032)

Application: WO 2001CA1164 20010817 (PCT/WO CA0101164)

Priority Application: US 2000640742 20000818; CA 2316430 20000818

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10361

**Claim**

... of small freight forwarders, it allowed different companies to request access to this policy through an Internet-based registration form. The broker that administered the policy could then approve or deny authorization to the requester, offering a single discount rate against the general policy premium rates.

Authorized users could then use the system to enter shipment data and produce insurance certificates evidencing the coverage. The system calculated the premium due for the...

... collaborate towards the reporting and processing of claims. According to a first aspect of the present invention, there is provided a system and method for issuing insurance under a policy. A user profile is created using the user profile editor. An insurance request is also created using the insurance request editor and is received by the Applicability Definer. The Applicability Definer compares the insurance request with the conditions for insurance set forth in the user profile. The Applicability Definer...

... terms for the premium rate are determined by the premium rate . terms generator, the insurance is binded to the insurance request and the proof of coverage is issued by the proof of coverage generator. Alternatively and preferably, if the insurance request does not fall within the conditions for insurance, a review request is sent by a review request generator to a broker or an underwriter. The broker or the underwriter then takes a review decision on the insurance request to either approve coverage, determine a revised premium rate, determine revised conditions of insurance or deny coverage. A review decision is then sent to the Applicability Definer by the review decision generator which, if the coverage is approved, again calculates the premium rate, determines the terms for the premium rate, binds the insurance and issues the proof of coverage. According to another aspect of the present invention, there is provided a method and system for issuing a cargo insurance policy. A generic cargo

insurance policy is created and comprises at least one basic rate for insurance coverage and is stored in a generic policy file... a block diagram of the system according to a preferred embodiment of the present invention;

Figure 65 is a flow chart of a method of issuing a proof of coverage for a

shipment according to a preferred embodiment of the present invention; Figure 66 is a flow chart of a method of issuing a cargo insurance policy

according to a preferred embodiment of the present invention;

Figure 67 is a flow chart of a method of ... Transport Protocol (HTTPS). The system allows shippers and transportation intermediaries to initiate the request for a policy by describing their business requirements.

Preferably, underwriters and brokers can establish rules-based premium rate and policy restriction guidelines using the information entered by shippers to automate the creation and issuance of cargo policies, or alternatively review the information recorded by prospective policyholders manually on screen and create a customized policy using tools to select appropriate clauses, set rates and limits for each allowed commodity, transport mode and country.

The underwriters and brokers also preferably specify which individual s will be responsible for managing the insurance for the insured (the "insurance managers") and what their individual rights will be under the system.

The insured parties preferably use the system to record information regarding cargo shipments that are made under their policy and the system calculates the appropriate premium, binds the coverage and issues an insurance certificate to provide evidence of that insurance.

The system also preferably allows insured parties to request coverage for shipments that are outside the limitations of their policy and these requests trigger notification alerts that are sent (i.e., ... status screens of the insurance managers for the policy. The insurance managers can then set new conditions of insurance and/or premiums and bind the coverage, which in turn issues an e-mail notification to the insured.

Based on policy requirements, invoicing is also preferably performed by the system. E-mail invoice notifications are sent automatically and users can request details of an invoice to examine the specific shipments and related premiums that make up the total. Payment can be effected through the system using...

...management system for brokers and underwriters.

The system also preferably provides for the initiation, recording and tracking of information regarding claims made pursuant to the policies issued. Follow-up dates trigger notification (i.e., by e-mail) messages and status screen alerts to improve claims handling and improve the communications between the...

...view or change, the presentation of the policy information, as well as all other functions the user is permitted to perform on the system.

A representative system in which the present invention is implemented is illustrated in FIG. 1. Several client machines operated by shippers, transportation intermediaries, insurance brokers, insurance underwriters, claims settling agents, recovery agents... or by querying the database using the Shipment Query Screen (FIG. 7). The Shipment Query Screen generates summary or detailed lists of shipments booked under policies issued through the system and allows the user to hyperlink to the detailed Shipment Information Screen (FIG. 8). If the user has been given the right...

...by querying the database using the Storage Query Screen (FIG. 9). The Storage Query Screen generates summary or detailed lists of storage declarations booked under policies issued through the system and allows the user to hyperlink to the detailed Storage Information Screen (FIG. 10). If the user has been given the right...

...with a copy of an existing policy. Policies include general information on the policyholder (FIG. 11 A-a), information as to which conveyances are authorized for use with the policy and the conditions and value limits ascribed to each conveyance (FIG. 12), standard insuring and valuation conditions, indication of authorization (or ... used by the Assured to log on to the system, an alternative e-mail address for the electronic transmission of invoices, the broker, contact and policy access authorization, as well as an indication whether the created Assured data is simply for demonstration purposes and should not be used to actually bind coverage. Attached...

...system administrator (FIGs. 29-46). The system administrator also must

specify the rules related to new registrants requesting policies and the users who will be responsible for responding to those requests, all as described below.

The screens and functionality described above are normally made available to underwriters and brokers for the purposes of setting up policies...the underwriting tools that form part of the system. When the policy is complete, the underwriter or broker then specifies that the new policyholder (or insured) is authorized to use the system (see FIG 49) and an e-mail is automatically sent out informing the insured that the system is now ready for use. Automatic mode provides for fully automated policy issuance and rating. The system administrator first creates a policy...

...the application of discounts/premiums to the basic rates based on the registration data. For example, a rule may indicate that a 10% discount on premium rates is given to any company that indicates that they have existed for more than 5 years and a 5% rate premium may be applied to any company...sequence of steps performed by the system will be clearer when looking at FIG 65, a flow chart of the steps of the method of issuing cargo insurance under a policy. A user profile is created 650 using the user profile editor 641. An insurance request is also created using the insurance request editor 642 and received 651 by the Applicability Definer 643. It will be understood that although each characteristic of the request should be specified, default values can be determined...

...premium rate are determined 655 by the premium rate terms generator 645, the insurance is bound to the insurance request 656 and the proof of coverage is issued 657 by the proof of coverage generator 646. Alternatively and optionally (shown in broken lines), if the insurance request does not fall within the conditions for insurance, a review request is sent 658 by a review request generator 647 to a broker or an underwriter. The broker or the underwriter then takes a review decision on the insurance request to either approve coverage, determine a revised premium rate, determine revised conditions of insurance or deny coverage. A review decision is then sent to the Applicability Definer 643 by the review decision generator 648 which, if the coverage is approved, again calculates the premium rate 654, determines the terms for the premium rate 655, binds the insurance 656 and issues the proof of coverage 657.. FIG 66 is a flow chart of a method of issuing a cargo insurance policy by an issuer according to a preferred embodiment of the present invention. A generic cargo insurance policy is created 661 comprising at least one basic rate for insurance...

...of this invention. The embodiments of the, invention in which an exclusive property or privilege is claimed are defined as follows:

1 A method of issuing cargo insurance under a policy by an issuer comprising the steps of:  
determining a user profile for a client comprising a subset of conditions for a cargo insurance policy, wherein said subset of...  
...of allowed cargos and vessel types, a list of allowed destinations and origins and at least one limit for a value of said allowed cargos;  
receiving an insurance request for cargo insurance from said client comprising at least one of a type of cargo, a vessel type for shipping said cargo, a value of said cargo, an origin for said cargo and a destination of said cargo; assessing applicability of said cargo

insurance policy for said insurance request by comparing said insurance request with said conditions for said client to determine if said insurance request falls within said conditions for said cargo insurance policy; and when said insurance request falls within said conditions, calculating a premium rate for said insurance request, determining terms for said premium rate, binding insurance to said insurance request and issuing a proof of coverage for said client by said issuer describing said terms for said premium rate and said insurance request.

2 A method as claimed in claim 1, further comprising a step of, when said insurance request does not fall within said conditions, sending a review request comprising said insurance request and information concerning which condition was not met by said insurance request to at least one of a broker and an underwriter to review said insurance request.

3 A method as claimed in one of claims 1 and 2, wherein said proof of coverage is a certificate of insurance.

4 A... premium to be applied to a basic premium rate for said insurance request.

5 A method as claimed in claim 2, wherein said step of sending a review request comprising using an alert-based messaging system to send said review request.

6 A method as claimed in claim 5, wherein said review comprises at least one of approve coverage for said request, determine a revised premium rate, determine revised conditions of insurance and deny coverage.

7 A method as claimed in claim 6, wherein...

...one of claims 1 to 7, further comprising a step of invoicing said client for said binding of insurance to said insurance request and said issuing a proof of coverage, and wherein said invoicing is done through an alert-based messaging system

9 A method as claimed in any one of claims 1 to 8...

...to 10, wherein said determining a user profile comprises creating an electronic user profile and saving said electronic user profile, wherein said step of receiving an insurance request comprises electronically receiving data concerning said insurance request and storing said data in a data storage, wherein said step of assessing applicability comprises retrieving said data from said data storage and retrieving said...

...compare said insurance request with said conditions and wherein said steps of calculating a premium rate, determining terms for said premium rate, binding insurance and issuing a proof of coverage comprise sending said proof of coverage electronically to said client.

12 A system for issuing cargo insurance under a policy by an issuer

comprising:  
a user profile editor for determining a user profile for a client  
comprising a subset of conditions for a cargo insurance policy, wherein  
said...

...request, a terms generator for determining terms for said premium rate,  
an insurance generator  
for binding insurance to said insurance request and a proof of  
coverage  
generator for issuing a proof of coverage for said client by  
said issuer describing said terms for said premium rate and said  
insurance request.

13 A method of issuing a cargo insurance policy by an  
issuer, comprising the  
steps of:  
creating a generic cargo insurance policy comprising at least one basic  
rate for insurance coverage and storing said generic policy in...broker  
and an underwriter to review said registration data.

16 A method as claimed in claim 15, wherein said review comprises at  
least one of approve a policy for said at least one of a  
shipper and a transportation intermediary and deny issuing a  
policy.

17 A method of determining a premium rate for an insurance request under  
a  
cargo insurance policy comprising the steps of:  
specifying rates for each...

13/3, K/9 (Item 9 from file: 349)  
DI ALOG(R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rts. reserv.

00878899 \*\*Image available\*\*  
SYSTEM AND METHOD FOR ADMINISTERING A FINANCIAL PROGRAM INVOLVING THE  
COLLECTION OF PAYMENTS  
SYSTEME ET PROCEDURE DESTINEE A ADMINISTRER UNE PROGRAMME FINANCIER  
IMPLIQUANT L'ENCAISSEMENT DES PAIEMENTS

Patent Applicant/Assignee:

GE FINANCIAL ASSURANCE HOLDINGS INC, 6604 West Broad Street, Richmond, VA  
23230, US, US (Residence), US (Nationality)

Inventor(s):

RUTH Robin C, 4029 Crutchfield Street, Richmond, VA 23225, US,  
XIAO Jia, 6001 Manor Park Terrace, Glen Allen, VA 23059, US,  
WESTERN Deborah P, 10302 Warren Road, Glen Allen, VA 23060, US,  
NUTT LaMont H, 924 Armerst Lane, Virginia Beach, VA 23464, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hutton & Williams, 1900 K Street,  
N.W, Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200213118 A1 20020214 (WO 0213118)

Application: WO 2001US41646 20010810 (PCT/WO US0141646)

Priority Application: US 2000224234 20000810; US 2001773539 20010202

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG



(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 24728

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

**Detailed Description**

**Claims**

**Claim**

... aspects of the system 102 which handle loan processing should be able to interact with aspects of the system 102 which handle cash surrender value processing (since coverage will cease if a loan balance exceeds cash surrender value). Further, for example, aspects of the system 102 which handle premium billing and payment processing should be able to interact with aspects of the system 102 which handle policy maintenance processing (since premiums will change if coverage changes). Thus, in general terms, the system 102 may be said to involve the performance of plural processing routines... and payment processing refers to printing to and mailing billing statements, and then applying payments that are received (e.g., crediting the payments to particular policies), as well as related processing tasks. In connection therewith, a "premium" refers to a minimum amount which must be paid on a periodic basis (as contractually agreed) to keep the policy in force.

Loan processing refers to various tasks associated with establishing and

administering loans, such as setting up a loan on a policy, charging annual interest, billing annual interest... IV (in section No. 3 below) may be used to facilitate performance of selected steps in the above-described procedure, and/or for performing maintenance processing associated with the policies. For instance, a Policy Data Screen (FIG. 11) pulls up policy details in response to input of a policy number.

The "UPDATE INSURED NAME..."

... that was maintained on the prior system 114 at the time of conversion. This feature reduces the risk of losing data in the conversion process. A Policy Maturity Year Screen (FIG. 16) allows a user to make corrections to maturity dates for policies. More specifically, this screen lists policies having blank (i.e., a policy number, loan date, and loan amount. In one embodiment, the loan amount should be less than the cash surrender value (CSV) for the policy and processing associated with the screen determines if this is true. When the user presses the "Loan Approval" button, the system approves or denies the loan (depending... the premium for a prescribed amount of time, because of, for instance, his or her disability, provided that a disability rider is present on the policy. In step 604, the process includes updating the policy to waiver status (i.e., "WAV" status). In step 606, premiums paid during the waiver period can be refunded. In step 608, the process includes... using the system 100 of FIG. 1 with respect to one exemplary customer. By way of overview, the process includes an initial step 902 of receiving a request from an external system for policy information. In response to this request, in step 904, the system 100 updates the - 26 policy status to death claim filed (i.e., "DTHF"). In step 906, the system sends requested policy information to the claims system. Another aspect of the death claims processing includes an initial step of receiving an indication that a death claim... up (RPU) type with MDO and WP debit modes; (7) YTD number of policies surrendered with MDO and WP debit modes; (8) YTD number of policies with death claim processed

(DTHP) having MDO and VP debit modes; (9) YTD number of policies with matured endowment processed (MATP) having MDO and VP debit modes; (10) YTD number of lapsed life policies with MDO and VP debit modes; (11) number of paid... EE ADDRESS - LINE 1; ADDRESS - LINE 2; ADDRESS - LINE 3; ADDRESS - LINE 4; ADDRESS - CITY; ADDRESS - ZIP@  
 CODE;  
 ADDRESS-STATE-CODE; COMPANY-CODE;  
 POLICY-  
 NUMBER; REQUEST TYPE  
 DB-ME-RESPONSE-POLICY-COMPANY-CODE; POLICY-NUMBER;  
 CY-REQUEST - TYPE; INSURED - NAME; INSURED-SEX;  
 ISSUE-AGE; ISSUE-STATE; PENSION-CODE;  
 BILLING-FORM; AGENT@ACCOUNT;  
 MATURITY-DATE; PAID...  
 LAPSE-CAUSE;  
 AMOUNT - 01@INSURANCE; YEAR-OF-CHANGE;  
 DISABILITY-PREMIUM; ADB-@PREMIUM;  
 RIDER - PREMIUM; RIDER-AMOUNT;  
 INTEREST@RATE; INTEREST-PAID-TO-YEAR;  
 RIDER-UNITS; LC-ENDOW-ISSUE-DATE  
 DB-POLICY-POLICY  
 NUMBER; ISSUE-DATE; PAID-UPDATE;  
 EXPIRY-DATE; DATE-LAST@PAID; PAID-TO-DATE;  
 MATURITY@  
 DATE; MATURITY-YEAR;  
 - 33  
 Table Name Variables  
 MATURITY-@REPORTED; POLICY-TYPEDEBIT@MODE; INDUSTRIAL... ACCOUNT-NO;  
 CHECK-DIGIT;  
 DATE-PROCESSED; BATCH-NUMBER;  
 SEQUENCE - NUMBER 5; COMPANY-CODE-2;  
 PREMIUM-DUE - PREV AMT PAM;  
 CURR AMT@PAID  
 W/LOAN-PAYMENT POLICY-NUMBER; DATE-PROCESSED;  
 ANNUAL-INTEREST-DUE; COMPANY-CODE-2;  
 PAID-AMOUNT; BATCH - NUMBER;  
 SEQUENCE- NUMBER 5  
 COUNT-YTD bZC@NLT-DATE; PPAY-LIFE-MDO;  
 PPAY@LIFE-VP; PPAY...The DB-DC  
 INTI@  
 CLAIM  
 SETTLE  
 PRC routine  
 REQUEST-ER- changes the "DTBF" (Death Claim Filed) status to the  
 CLAIM-LINE; RCR  
 "DTHP" (Death Claim Processed) status in the  
 POLICY - LINE  
 POLICY STATUS table for the policies associated  
 SETTLE- NUMBER; SEQ  
 with settled death claims. This routine is called from  
 PRC1-ERROR. PAR the...This package consists of the  
 Routine Name Input Output Description  
 following routine: DB-PAYMENT - PROCESS;  
 DB-PROCESS-@PB; DB-MATCHING  
 CHECK;  
 DB-PROCESS-M-SMATCH;  
 DB-PROCESS-MATCHING; and  
 DB-UPDATE-POLICY-STATUS. The  
 DB-ERRORS LOG PRC routine handles all errors.  
 DB-PAYME None None The DB2PAYMENT-PROCESS routine performs the  
 NT-PROCE initial checking for the validity of the...reduced paid up (RPU)  
 type with MDO and

VP debit modes; (7) number of policies surrendered with MDO and VP debit modes; (8) number of policies with death claim processed (DTHP) having MDO and VP debit modes; (9) number of policies with matured endowment processed (MATP) having MDO and VP debit modes; (10) number of lapsed life policies with MDO and VP debit modes; (11) number of paid up...MODE; DATE- LAST- PAI D); policy PREMIUM modal premium information I (MODAL PREMIUM). Input parameters - 49

Name Frequency and Tables Description

Criteria Accessed

include: REP ID; REP@

NAME.

Policies Frequency: DB This report presents information regarding Overdue weekly. POLIM policies overdue on account of overdue For Criteria: POLICY minimum interest payment. Detailed Minimum POLICY- STATUS; information presented in this...

... CHECK - DIGIT; DATE- PROCESSED;

BATCH-NUMBER; SEQUENCE

NUMBER-5; COMPANY-CODE-2;

PREMIUM-DUE;

PREVIOUS-AMOUNT-PAID;

CURRENT-AMOUNT-PAID). Input parameters include: REP ID; REP NAME.

Rider Frequency: DB This report presents information pertaining to Expir Date monthly. POLIM rider expiry date or YOC (year of change) Or "YOC" Criteria: POLICY coming due date. Detailed information Coming...

...for a policy in

(FIG 12) response to input of a policy number. The

"Coverage Sequence" listed on the screen is

generated by the insurance processing system 102 for

each coverage record. Policy Status POLICY@ The Policy Status

Screen retrieves the status of a

Screen STATUS policy for various date ranges. Further, the user can

(DB...By invoking the "Cash Surrender" button,

the system calculates the CSV amount for the identified policy. More specifically, to calculate the

CSV amount for the policy, the system fetches the

ISSUE-AGE, PLAN-CODE, RATE-BOOK, and

UNITS values from the POLICY COVERAGE

table. The system uses these values, in conjunction

with the CSV RATE table...DATE. Input parameters

include: START DATE; STOP@

DATE.

Debit Frequency: DB The Debit PINQ Report includes the following

Report daily POLICY. information: debit policy information (POLICY

Criteria: DEBIT - NUMBER; POLICY -ISSUE-DATE;

DB-PINQ not defined CLIENT; POLICY - PAID-UP - DATE;

POLICY POLICY

EXPIRY@

DATE;

COVER- DATE- LAST- PAID; PAID-TO-DATE;

AGE; POLICY@

MATURITY

DATE...

... client

information (LAST@ NAME;

TAX

```

IDENTIFICATION- NUMBER;
ADDRESS- STATE- CODE;
MODAL- PREMIUM; policy coverage
information (PLAN- CODE;
SEX- RELATIONSHIP;
AMOUNT- OF - INSURANCE;
ULTIMATE- FACE- AMOUNT;
ISSUE- AGE); policy loan information
(INTEREST- RATE;
INTEREST- NEXT - DUE - DATE). Input
parameters include: MATURITY@
YEAR
Extended Frequency: POLICY This report provides information pertaining to
Value daily. CSV... excess loan matters. Detailed
s Loan Criteria: DB information presented in this report includes:
Report COVERAGE CLICY; POLICY. NUMBER; RATE; PLAN. CODE;
DB- RPT58 SEQUENCE= POLICY ISSUEa
AGE; ISSUE- DATE;
1; COVER- INSURANCE- AMOUNT; CSVLAMOUNT;
POLICY- AGE, LOAN- AMOUNT; EXCESS- AMOUNT;
STATUS in POLICY INT@
RATE; INT@
YR; MAT@
YR. Input
"PPAY," STATUS; parameters...

... report includes: NAME; ADDRESS;
STOP
DATE, MODEL POLICY- NUMBER; ACCOUNT@
NUMBER;
DB- RPT15 = predefined PREMIUM NAME@
OF@
INSURED;
date, e.g., DB AMOUNT- OF- INSURANCE; ISSUE- AGE;
12- Dec- 2099; POLICY- I POLICY DATE; PAID UP@
DATE;
- 58
Name Frequency Tables Description
& Criteria
START POLICY PREMIUM CUT
DATE, PAID- STATUS; STANDING LOAN- AMOUNT- AS
UP- DATE...
... REFUND@ AMOUNT;
DB
RPT06 TYPE ="PUP" Total. Input parameters include:
START DATE; STOP@
DATE.
Payments Frequency: WBATCH This report presents information regarding
From on request. PAYMENT-, payments received from the banks,
and
Bank(s) - Criteria: BILLING - subsequently applied. Detailed information
Received & none ACCOUNT presented in this report includes:
Applied TRANS ACCOUNT- NO; PREMIUM..

... input policy. Detailed information presented in
Criteria: POLICY this report includes: POLICY- NUMBER;
DB- RPT38 CSV- TRANS- LOAN; NAME- OF- INSURED; EFFECTIVE- DATE;
TYPE ="VI POLICY AGI@ AT ISSUE; DATE OF@ ISSUE;
COVERAGE- CSV TYPE- OF INSURANCE; DURATION;
SEQUENCE TRANS- POLICY AMOUNT; YEAR OF@ CHANGE;
1; ACTION; INTEREST- PAID @ YEAR;
REVERSAL- POLICY OUTSTANDING LOAN; INTEREST@ RATE;
ENTRY- COVER- INTEREST...
... GROSS

```

@VALUE;  
DATE is null AGE, NET-VALUE. Input parameters include:  
POLICY- NUMBER.  
E21kl Frequency: DB. Detailed information presented in this report  
Number on request. POLICY; includes: POLICY NUMBER;  
ISSUE DATE;  
Order List Criteria: POLICY STATUS; PLAN; AGE; AMOUNT; RATE;  
POLICY LOAN- YEAR; LOAN; NAME  
OF-- THE INSURED;  
Name Frequency Tables Description  
& Criteria  
DB: RPT62 STATUS N POLICY TOTAL- ...reports provides a WP/A4DO in-force  
Inforce on request. STATUS; health policies list. Detailed information  
Health Criteria: DEBIT presented in this report includes: INSURED;  
Policies POLICY- CLIENT; POLICY- NUMBER; ISSUE  
- DATE;  
TYPE =; &H' DB DEBIT- MODE; EXPIRY- DATE. Input  
DB- RPT63 POLICY@  
POLICY; parameters include: none.  
STATUS N  
( PPAY, WAI V,  
PDUP)  
Name Frequency Tables Description  
& Criteria...maturity date is the calendar date as of which the cash  
value of an endowment policy will be equal to the policy's  
face value (insurance value).  
paid to date This is the date up to which a policy will remain in force  
based on the premiums paid t date.  
paid...  
...is the calendar date as of which all premium payments  
contractually agreed to under the terms of a policy will have  
been made. policy maintenance Policy maintenance refers to  
processing involved in the  
administration of a policy, such as maintaining insured name  
and date of birth, tracking cease dates of coverage and  
benefits, recording policy status as of any given date, etc.  
premium billing and payment This refers to printing and mailing  
billing statements, and then  
processing applying payments that are received (crediting them to  
particular policies). premium...representation of information as  
maintained by a retired  
system previously used for administering the financial program  
providing an interface for interacting with the debit service;  
receiving a request, via the interface, from a user for  
information regarding a  
financial policy;  
determining whether the policy may be obtained from the converted records  
stored in...

13/3, K/10 (Item 10 from file: 349)  
DIALOG(R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rts. reserv.

00846410. \*\*Image available\*\*  
AUTOMATED INSURANCE SYSTEM AND METHOD  
AUTOMATED INSURANCE SYSTEM AND METHOD  
Patent Applicant/Assignee:  
AUTOCARE ALLIANCE INC., c/o Freedman, Joel, 223 Alta Avenue, Santa Monica,  
CA 90402, US, US (Residence), US (Nationality)  
Inventor(s):  
FREEDMAN Joel, 714 Esplanade Street, Redondo Beach, CA 90277, US,  
VEITZER Pamela, 233 Alta Avenue, Santa Monica, CA 90402, US,

Legal Representative:  
 BELL Michael J (et al) (agent), Howrey Simon Arnold & White, LLP, 1299  
 Pennsylvania Avenue, N.W., Box 34, Washington, DC 20004-2402, US,  
 Patent and Priority Information (Country, Number, Date):  
 Patent: WO 200180128 A2 20011025 (WO 0180128)  
 Application: WO 2001US12021 20010413 (PCT/WO US0112021)  
 Priority Application: US 2000196928 20000413; US 2001833074 20010412  
 Designated States:  
 (Protection type is "patent" unless otherwise stated - for applications  
 prior to 2004)  
 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
 EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS  
 LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
 TM TR TT TZ UA UG UZ VN YU ZA ZW  
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
 (EA) AM AZ BY KG KZ MD RU TJ TM  
 Publication Language: English  
 Filing Language: English  
 Fulltext Word Count: 17333

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:  
**Detailed Description**

#### Detailed Description

... and visitor files current. This information can be requested  
 automatically when policyholders or visitors/members login to the web  
 portal, as well as through request forms sent by email and  
 regular mail.

Information in the database could allow the Company to customize many  
 of its public relations and marketing materials, and enable...  
 ... highly charged competitive environment, insurance Agents/Brokers can  
 realize significant benefits by offering consumer-oriented, value-driven  
 policies that are truly unique and beneficial. The present  
 invention can help Agents/Brokers, differentiate themselves  
 from their competitors, improve customer retention, and attract new  
 customers who would be difficult to reach otherwise.

A company practicing the present invention could establish a  
 network of  
 independent Agents/Brokers who will be offered a combination  
 of marketing tools to  
 enhance customer awareness of the Company's program and maximize sales  
 performance. Agents/Brokers could...

... premium basis.

#### OPERATIONS OVERVIEW Management

The Company's management can make full use of the invention's leading edge  
 information system to exercise full underwriting control; issue  
 policies; collect Premiums; perform accounting, actuarial, safety,  
 and loss control services; adjust and pay losses and claims; maintain  
 appropriate policyholder retention levels; administer the Company's  
 necessary to  
 process insurance applications. The financial management system can  
 then  
 automatically calculate non-binding quotes, which can be made  
 available  
 instantaneously to Agents/Brokers and prospective policyholders through  
 the web portal. Concurrently, the financial management system will

preferably organize the...

...the underwriters require more information, they can initiate phone calls with or remit electronic messages to Agents/Brokers or other appropriate parties to accelerate the process of approving and, issuing policies.

Once all the necessary information is in hand, the Central Data Center will preferably calculate final quotes, and either schedule a time for Company personnel...

...of the Company. Also, additional steps may be performed as desired as will be apparent to one skilled in the art.  
In step 102, upon acceptance of policyholder applications (prior to (inverted exclamation mark) issuing binders), policyholders have their vehicles professionally inspected by Company personnel or Aligned Providers. In step 104, the Company personnel...

13/3, K/11 (Item 11 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

(c) 2011 WPO Thomson. All rts. reserv.

00816854 \*\*Image available\*\*

METHOD AND SYSTEM FOR REMOTELY MANAGING BUSINESS AND EMPLOYEE ADMINISTRATION FUNCTIONS  
PROCEDE ET SYSTEME DESTINES A GERER A DISTANCE DES ENTREPRISES ET DES FONCTIONS D'ADMINISTRATION DES EMPLOYES

Patent Applicant/Assignee:

EMPLOYEE MATTERS INC, 9A Riverbend Drive South, Stamford, CT 06907, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

COOPERSTONE Elliot, 9A Riverbend Drive South, Stamford, CT 06904, US, US  
(Residence), US (Nationality), (Designated only for: US)

PHAM H Thach, 9A Riverbend Drive South, Stamford, CT 06904, US, US  
(Residence), GB (Nationality), (Designated only for: US)

Legal Representative:

HALL David A (et al) (agent), Heller Ehrman White & McAuliffe LLP, Suite 700, 4250 Executive Square, La Jolla, CA 92037, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150395 A2-A3 20010712 (WO 0150395)

Application: WO 2001US268 20010104 (PCT/WO 0100268)

Priority Application: US 2000174480 20000104

Parent Application/Grant:

Related by Continuation to: US 2000174480 20000104 (CON)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI OM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15511

Main International Patent Class (v7): G06F-009/46

International Patent Class (v7): G06F-017/60

Fulltext Availability:

## Detailed Description Claims

### Claim

... inventive employee administration and human outsourcing system presents screens and forms to a business subscriber for input of data. The business subscriber enters information as requested, and the system accepts the data using appropriate encryption security measures. Certain defined business translation rules allow the business subscriber data to be processed and translated into the form...2, in an on-line environment, i.e., connected to the network 21 (Figure 3), to which the integration facility 52 may have access. As presently contemplated, the third party service provider products 54 may include at least the following services:

- (a) Retirement plans, including 401(k) 55a;
- (b) Unemployment 55d and Worker's compensation 56f insurance...

...panoply of services included in the benefits package. The pricing of benefit packages may be performed in a number of ways, e.g., an arbitrary fixed price may be pre-assigned to each benefits package. In another embodiment, each service provider may provide, to the system 10, a list of factors used...

...That is because each location and jurisdiction has laws and requirements, different from those in other jurisdictions, with respect to many of the offered insurance and other services. In the preferred embodiment of the present invention, each third party provider may contribute or grant a cost calculating algorithm or a table relationship from which the cost of the offering may be derived. The customer is...stop compensatory payments as well as unemployment and tax deductions for the benefit packages 54; the health insurance benefit will terminate and an appropriate COBRA coverage will be issued; and investment programs (retirement, 401K, profit sharing) will issue change requests, and so on. At each step, the employer or employee will be asked to...primitives) behind the process flow of the system as well as site and screen navigation metaphors. The Infrastructure layer 804 includes the various servers that receive user requests for operation, including data entry and data retrieval. Thus, servers must be provided for each type of data format that will be supported by the...Layer 808 contains the various applications (or processing engines of the respective applications) that perform the processing required to support a given business function. These application logic engines are responsible for performing the functions, enforcing appropriate sequencing rules, and determining the intermediate outcome for each of their processing steps. The applications are selected by the...

...capitalized on existing platforms, hardware, and support infrastructure to take advantage of the economies of scale and to fully leverage the existing infrastructure.

(6) Each application will obtain data in response to requests, 10 on the fly, from a common data store. Where this is not possible, the integration layer ensures synchronization. The applications provided through the...inquiries, through the public site. System partners also gain access over the Internet and through the firewall. The server machines of the infrastructure layer next receive process such client requests, and then interface with the system backbone, after passing through a firewall machine. The carriers, vendors, and partners of the Partners layer (Fig. 8) connect...The external component E trusts the internal component I to access the right service provider (SP) or trusted intermediary server, to protect client identity and request data, and to protect response data. The system developer uses the security gateway and external/internal architecture to prevent external



users (clients) from accessing internal service providers directly, and then... Data layer of the system maintains a central data store for employee data to provide a repository from which data is provided as needed, in response to a request by a business application. The Data layer processes that retrieve the data from the central store for a business application will automatically determine any different...

...requires employee address, the system simply goes to the central data store, and a process automatically formats the address data into a form that is acceptable to the requesting application. As noted above, the data models of the system 800 reflect the business rules and methodology employed by the system. Accordingly, the system data model... Processing

Thus, the system 800 is driven by triggering events that initiate data processes to update the data store, thus ensuring that business processes that receive requested data through the Data layer will receive updated information. Figure 16 is a flow diagram that illustrates the processing of the system in response... indicating a change in residence, and will automatically determine that the new state of residence will require different tax computation and changes in health care coverage and the like. Similarly, processes of the Data layer will detect that the end of the calendar year has passed, and will automatically initiate computation of tax calculations and will...

...is completed, the system is ready to respond to business application requests for data with current information. As noted above, a business application may request a data record, in response to an employee query or an authorized user query from an appropriate user interface screen. The Data layer receives the data request, determines the data records that contain relevant information, and retrieves the requisite data from the system data store. This processing is represented by the Figure... second client company, which did not offer dental health insurance, will not be subjected to data queries to elicit data store information related to dental coverage, and their payroll processing will not include dental health insurance coverage payroll deductions. Such configuration processing is transparent to the client companies and to their employees, so that the mixture of business applications offered to multiple client companies (and their respective... the second set into at least one integrated benefits package;

and  
(f) determining a price of each said at least one integrated benefits package, said price binding said at least one third party provider of employee benefit services comprising said individual benefits package for a defined period of time.

2 The method...

...second set of the human resource and the employee benefit products comprises one or more applications from the set comprising: retirement plans including 401K; unemployment insurance; Worker's compensation insurance; group health insurance; dental insurance; group life insurance; disability insurance; employee assistance; tax filing services; and child care services.

4 The method of claim 3, wherein said first... of said products comprising a source of data, wherein at least two of said products format said sources of data differently, said method comprising:

- (a) receiving a request from a requestor to conduct an operation on said data of said plurality of products;
- (b) conducting said operation on a shared data source;
- (c) initiating a plurality...

13/3, K/12 (Item 12 from file: 349)  
DI ALQ(R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rts. reserv.

00806392  
TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A  
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF  
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE  
DANS UN ENVIRONNEMENT DU TYPE CHAÎNE D'APPROVISIONNEMENT RESEAUTEE, ET  
PROCEDE ASSOCIE

Patent Applicant/Assignee:  
ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):  
M KURAK Michael G 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:  
HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)  
Application: WO 2000US32310 20001122 (PCT/WO US0032310)  
Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ  
UA UG UZ VN YU ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AF) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

**Detailed Description**

#### **Detailed Description**

... Transactions may be completed through the use of a credit card reader  
and a PIN number entering means.

In one example of a related system insurance agents at remote  
office on-line terminals communicate with a central processor which  
includes a data bank, storing data as to risks to be insured,  
client information, insurance premium  
information and predetermined text data for incorporation into  
insurance  
contracts. An agent at a terminal keys in information regarding a risk  
and other data needed to write insurance for that risk. To assist  
him a tiform is displayed on his terminal by the central processor, and  
he merely enters the pertinent information in...

... electronically stored and displayed to underwriter personnel.  
Concurrently the insurance contract is mailed to the client. The  
underwriter can decide to cancel or alter the contract.  
Alternatively, the underwriting function is carried out before the  
contract is printed and mailed. In this system the terminals operate  
on-line, underwriting is performed... determine if he or she is willing to

sell the product for a lower or the same price, (Le., in accordance with the merchant's pricing policy).

Various pricing systems are known, although virtually none implement complex pricing policies. Many systems, especially in the stock brokerage area, will provide market pricing of...

... services. User information is collected for order processing, including an address for delivery and billing. In the alternative, a user may enter an alphanumeric code representative of a source of currency, such as a credit card number or bank account number. Optionally, the user may be allowed to select a shipping... the server to facilitate the execution of the application. The server checks the database of licenses, and if the appropriate licenses are available, grants the request. As requests 10 are received and licenses granted, the relevant information is logged into a file to track usage of the various applications.

If a license is not available, the...

13/3, K/13 (Item 13 from file: 349)  
DIALOG R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rts. reserv.

00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPÉE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAÎNE D'APPROVISIONNEMENT FONDÉE SUR LE RESEAU ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCUTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

M KURAK Michael G 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/ WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI OM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

**Detailed Description**

#### Detailed Description

... given. It should be noted that mileage and the like could be calculated where services are to be rendered at a location remote to the provider.

Optionally, mathematical formulas based on multiple applicable tax laws may be used in the calculation of the tax. Such applicable tax laws may include only electronic license to user.

As shown in Figure 64, a method, system and article of manufacture is provided for automatically generating a contract between an owner of software and a user of the software.

First, in operation 6402, a user is allowed to request to utilize a software...

...the application. The server checks the database of licenses, and if the appropriate licenses are available, grants the request. As requests are received and licenses granted, the relevant information is logged into a file to track usage of the various applications.

5

If a license is not available, the client contacts...statistics  
194

In operation 6610, shown in Figure 66, the content channels component of the present invention also permits generation of messages which may be sent to selected users at predetermined times or automatically upon occurrence of a particular event. The users may sign up to receive the messages, or they...

... custom template based publishing by displaying selected content and applications based on the profile of a user. Note operation 6614 of Figure 66. Content is obtained from multiple data sources, including static, database, and third party sites. Optionally, the content may be matched to particular users via configurable business rules.

ADMINISTRATIVE Legal questions and issues are accepted and stored for later reply. A user is also allowed to register for branding usage. Media kits may be provided.

WEB APPLICATION SERVICES...

? t s19/3, k/all

19/3, K/1 (Item 1 from file: 348)  
DIALOG(R) File 348: EUROPEAN PATENTS  
(c) 2011 European Patent Office. All rts. reserv.

01796015

Mobile electronic commerce system  
Mobiles elektronisches Handelssystem  
Système de commerce électronique mobile  
PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD. (216884), 1006, Caza-Kadoma,  
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

Takayama, Hisashi, 5-6-12-104 Matsubara, Setagaya-ku Tokyo 156-0043, (JP)

LEGAL REPRESENTATIVE:

Grünecker, Kinkeldey, Stockmair & Schwanhauser Anwaltssozietät (100721)  
Maximilianstrasse 58, 80538 München, (DE)

PATENT (CC, No., Kind, Date): EP 1467300 A1 041013 (Basic)

APPLICATION (CC, No., Date): EP 2004015278 980813;

PRIORITY (CC, No., Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

RELATED PARENT NUMBER(S) - PN (AN):

EP 950968 (EP 98937807)  
INTERNATIONAL PATENT CLASS (V7): G06F-017/60; H04Q-007/32;  
G07F-007/08  
ABSTRACT WORD COUNT: 150  
NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200442	17631
SPEC A	(English)	200442	160348
Total word count - document A			177979
Total word count - document B			0
Total word count - documents A + B			177979

INTERNATIONAL PATENT CLASS (V7): G06F-017/60...

... G07F-007/08

... SPECIFICATION embodiment of the present invention;

Fig. 89B is a specific diagram showing the data structure of a ticket order that is transmitted, during the ticket order processing, from the service system to the ticket issuing system according to the embodiment of the present invention;

Fig. 90A is a specific diagram showing the data structure of a ticket order response that is transmitted, during the ticket order processing, from the ticket issuing system to the service system according to the embodiment of the present invention;

Fig. 90B is a specific diagram showing the data structure of a ticket order response that is transmitted, during the ticket order processing, from the service system to the mobile user terminal according to the embodiment of the present invention;

Fig. 91A is a specific diagram showing the...

... that is transmitted, in the telephone card purchase processing, from the telephone card issuing system to the service system according to the embodiment of the present invention;

Fig. 105B is a specific diagram showing the data structure of a receipt that is transmitted, in the telephone card purchase processing, from the service system to the mobile user terminal according to the embodiment of the present invention;

Fig. 107A is a specific diagram showing the...

19/3, K/2 (Item 2 from file: 348)  
DIALOG(R) File 348: EUROPEAN PATENTS  
(c) 2011 European Patent Office. All rights reserved.

01230166

Method to provide authorization, a certifying authority, a terminal, a service provider and a certificate realizing such a method

Verfahren zur Herstellung von Berechtigungen, Zertifizierungsautorität, Endgerät, Dienstanbieter und Zertifikat zur Realisierung eines solchen Verfahrens

Procédé pour fournir des autorisations, autorité de certification, terminal, fournisseur de services et certificat pour réaliser un tel procédé

PATENT ASSIGNEE:

Alcatel Lucent, (7740790), 54 rue La Boétie, 75008 Paris, (FR),  
(Proprietor designated states: all)

INVENTOR:

Penders, Alain, Visserijstraat 114, 3590 Diemenbeek, (BE)

LEGAL REPRESENTATIVE:

Narmon, Gisele Marie Therese (83943), Alcatel Bell N.V. Intellectual  
Property Department Copernicuslaan 50, 2018 Antwerpen, (BE)  
PATENT (CC, No, Kind, Date): EP 1065861 A1 010103 (Basic)

EP 1065861 B1 080409  
APPLICATED STATES: DE; ES; FI; FR; GB; IT; SE  
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI  
INTERNATIONAL PATENT CLASS (V7): H04L-029/06; H04L-009/32;  
G06F-001/00

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):  
IPC + Level Value Position Status Version Action Source Office:  
H04L-0029/06 A I F B 20060101 20000125 H EP  
H04L-0009/32 A I L B 20060101 20000125 H EP  
G06F-0001/00 A I L B 20060101 20000125 H EP

ABSTRACT WORD COUNT: 128

NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200101	569
CLAIMS B	(English)	200815	648
CLAIMS B	(German)	200815	623
CLAIMS B	(French)	200815	740
SPEC A	(English)	200101	3494
SPEC B	(English)	200815	3611
Total word count - document A			4064
Total word count - document B			5622
Total word count - documents A + B			9686

...INTERNATIONAL PATENT CLASS (V7): G06F-001/00  
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):  
IPC + Level Value Position Status Version Action Source Office:  
...G06F-0001/00 A I L B 20060101 20000125 H EP

...SPECIFICATION cryptographic system that allows industry-wide security  
policy and authorization information to be encoded into the signatures  
and certificates by employing attribute certificates to enforce  
policy and authorization requirements. Verification of  
policy and authorization requirements is enforced in the  
system by restricting access to public keys to users who have digitally  
signed and agreed to follow rules of the...

...that do e.g. call control on the phone whereby any service provider can  
take over control of the phone e.g. make calls and accept or reject  
calls. In order to prevent malicious service providers from abusing  
someone's phone, a certificate based authentication system is used. Only  
if the service provider can present a certificate that is  
signed by a certifying authority e.g. a telecommunication network  
operator, the service provider is allowed access to these dangerous  
functions...

19/3, K/3 (Item 3 from file: 348)  
DIALOG(R) File 348: EUROPEAN PATENTS  
(c) 2011 European Patent Office. All rights reserved.

01030324  
MOBILE ELECTRONIC COMMERCE SYSTEM  
MOBILES ELEKTRONISCHES HANDELSYSTEM  
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE  
PATENT ASSIGNEE:  
MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,

Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)  
 INVENTOR:  
 TAKAYAMA, Hi sashi, 5-6-12-104, Matsubara, Setagaya-ku, Tokyo 156-0043,  
 (JP)  
 LEGAL REPRESENTATIVE:  
 Grunecker, Kinkeldey, Stockmair & Schwanhauser Anwaltssozietät (100721)  
 Maximilianstrasse 58, 80538 München, (DE)  
 PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)  
 WO 9909502 990225  
 APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813  
 PRIORITY (CC, No, Date): JP 97230564 970813  
 DESIGNATED STATES: DE; FR; GB  
 RELATED DISCIPLINARY NUMBER(S) - PN (AN):  
 (EP 2004015278)  
 INTERNATIONAL PATENT CLASS (V7): G06F-017/60  
 ABSTRACT WORD COUNT: 150  
 NOTE:  
 Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; Japanese  
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

... SPECIFICATION that is exchanged between the gate terminal (the merchant terminal 102 or 103, the accounting device, or the electronic telephone accounting device) and the merchant processor according to the embodiment of the present invention;

Fig. 88F is a specific diagram showing the data structure of a data update instruction that is...

... and the merchant processor according to the embodiment of the present invention;

Fig. 89A is a specific diagram showing the data structure of a ticket order that is transmitted, during the ticket order processing, from the mobile user terminal to the service system according to the embodiment of the present invention;

Fig. 89B is a specific diagram showing the data structure of a ticket order that is transmitted, during the ticket order processing, from the service system to the ticket issuing system according to the embodiment of the present invention;

Fig. 90A is a specific diagram showing the data structure of a ticket order response that...

... the present invention;

Fig. 90B is a specific diagram showing the data structure of a ticket order response that is transmitted, during the ticket order processing, from the service system to the mobile user terminal according to the embodiment of the present invention;

Fig. 91A is a specific diagram showing the... that is transmitted, in the telephone card purchase processing, from the telephone card issuing system to the service system according to the embodiment of the present invention;

Fig. 105B is a specific diagram showing the data structure of a receipt that is transmitted, in the telephone card purchase processing, from the service system to the mobile user terminal according to the embodiment of the present invention;

Fig. 107A is a specific diagram showing the...

19/3, K/4 (Item 4 from file: 348)  
DIALOG R) File 348: EUROPEAN PATENTS  
(c) 2011 European Patent Office. All rights reserved.

00957813  
PERSONAL ELECTRONIC SETTLEMENT SYSTEM ITS TERMINAL, AND MANAGEMENT  
APPARATUS  
PERSONELLES ELEKTRONISCHES REGELUNGSSYSTEM, TERMINAL UND MANAGEMENTAPPARAT  
SYSTEME DE RELEVEMENT ELECTRONIQUE PERSONNEL, TERMINAL DE CE DERNIER ET  
APPAREIL PERMETTANT DE GERER CE SYSTEME  
PATENT ASSIGNEE:  
MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Oaza Kadoma,  
Kadoma-shi, Osaka-fu, 571, (JP), (applicant designated states:  
DE; FR; GB)

INVENTOR:  
TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156, (JP)  
LEGAL REPRESENTATIVE:  
Casalunga, Axel et al (14511), BUREAU D.A. CASALUNGA - JOSSE  
Morassstrasse 8, 80469 Munchen, (DE)  
PATENT (OC, No, Kind, Date): EP 910028 A1 990421 (Basic)  
WO 9821677 980522  
APPLICATION (OC, No, Date): EP 97912468 971114; WO 97JP4161 971114  
PRIORITY (OC, No, Date): JP 96316897 961114; JP 97117681 970422  
DESIGNATED STATES: DE; FR; GB  
INTERNATIONAL PATENT CLASS (V7): G06F-017/60;  
ABSTRACT WORD COUNT: 119

LANGUAGE (Publication, Procedural, Application): English; English; Japanese  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9916	12261
SPEC A	(English)	9916	116678
Total word count - document A			128939
Total word count - document B			0
Total word count - documents A + B			128939

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

... SPECIFICATION of an inquiry call according to the second embodiment of  
the present invention;

Fig. 96C is a specific diagram showing the data structure of a  
response to an inquiry call request according to the second  
embodiment of the present invention;

Fig. 96D is a specific diagram showing the data structure of a  
response to reception of an inquiry call according to the second  
embodiment...

... a main flowchart (1) for the service manager processor according to the  
second embodiment of the present invention;

Fig. 97B is a flowchart showing the processing continued from  
Fig. 97A;

Fig. 98 is a main flowchart (2) for the service manager processor  
according to the second embodiment of the present invention...  
? t s27/3, k/all

27/3, K/1 (Item 1 from file: 349)  
DIALOG R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rights reserved.

00511586  
WHOLESALE FINANCING PROGRAM (WFP)  
PROGRAMME DE FINANCEMENT DE COMMERCE DE GROS (WFP)  
Patent Applicant/Assignee:  
TAUBENSCHLAG John George,



Inventor(s):

TAUBENSCHLAG John George,  
Patent and Priority Information (Country, Number, Date):

Patent: WO 9942938 A2 19990826  
Application: WO 99AUI21 19990223 (PCT/ WO AU9900121)  
Priority Application: AU 981960 19980223

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH  
GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN  
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU  
ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE  
DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR  
NE SN TD TG

Publication Language: English

Fulltext Word Count: 1266

Fulltext Availability:

**Detailed Description**

#### **Detailed Description**

Wholesale Financing Protiram (WFP)

This invention relates to a process using a processing device, being a hardware and software driven inter-connected computer network using computerized communication links as described in Figure 1 by the data flow arrows marked 1 through 24, for the financing of wholesale trading. Through a given ordering...

...worthiness. Upon the WFP service provider's Banker being satisfied that the Retailer is worthy to be granted credit, it offers to the Retailer an Insured Unsecured Irrevocable Assignable Bank Guarantee for the amount of the ordered stock from the wholesaler. This financial instrument is payable to the Wholesaler on presentation...

...Letters of Credit if so required by the wholesaler to purchase the ordered stock from either local or overseas Suppliers. The stock is freighted fully insured, is processed at the wholesaler's warehouse and subsequently delivered and invoiced to the Retailer. Upon the Retailer's payment of its account to the...its option to cash the Bank Guarantee. The Bank will then claim the paid amount to the wholesaler from the WFP Service Provider's nominated insurer, which results in the Bank being fully reimbursed. After paying the Bank the insurer reserves its right of recovery from the Retailer, and to report the defaulting retailer to a credit record bureau 'le agency.

or mercanti

SUBSTnUM SHEET...

...application, authorising (4) the WFP Service Provider and (4A) the nominated WFP banker to check its credit worthiness and to issue on its behalf an insured unsecured irrevocable, assignable guarantee in favour of the Wholesaler. Once the nominated bank is satisfied that the Retailer's credit is in order, it approves the application and sends it (5) via the WFP Service Provider (6) to the WFP Service Provider's insurer, seeking the issue of the insurance cover for the bank guarantee. Upon approval being granted, the insurer (7) issues the policy in favour of the bank and (8) reports the event to the WFP Service Provider. The bank issues the insured unsecured irrevocable assignable bank guarantee on behalf of the Retailer, in favour of the Wholesaler and (9) informs the WFP Service Provider, whom in turn (10) informs the Wholesaler that

the sale of inventories transaction to the Retailer is fully guaranteed by effect of an insured, unsecured, irrevocable, assignable bank guarantee. The Wholesaler then may exercise its option to raise unsecured working capital by requesting the bank (11) via the WFP Service Provider, to withhold the insured unsecured irrevocable assignable bank guarantee(s) as security for an advance by means of a letter of credit issued in favour of the Inventories Supplier...the outstanding debt represented by moneys advanced by means of the L/C if any, and keeps the balance. (20) The bank claims on the insurance policy covering the insured unsecured irrevocable assignable bank guarantee. The service provider's insurer (21) assigns to the Wholesaler the duty of (22) Judicial recovery from the Retailer, and instructs the WFP Service Provider (23) to report to a mercantile agency the default incurred by the Retailer. Upon recovering from the retailer, (24) the wholesaler reimburses the WFP service provider's insurer.

SUBSTN-UTE SBEEET (Rule 26) (RO/AU)

27/3, K/2 (Item 1 from file: 348)  
 DIALOG(R) File 348: EUROPEAN PATENTS  
 (c) 2011 European Patent Office. All rts. reserv.

02615076

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur Verwaltung sicherer Transaktionen und zum Schutz der elektronischen Rechte

Systemes et procedes de gestion de transactions securisees et de protection des droits electroniques

PATENT ASSIGNEE:

Intertrust Technologies Corp., (7745470), 955 Stewart Drive, Sunnyvale CA 94085-3913, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl, L., 10404 43rd Avenue, Beltsville MD 20705, (US)  
 Shear, Victor, H., 5203 Battery Lane, Bethesda MD 20814, (US)  
 Spahn, Francis, J., 2410 Edwards Avenue, El Cerrito CA 94530, (US)  
 Van We, David, M., P.O. Box 5610, Eugene OR 97405, (US)

LEGAL REPRESENTATIVE:

Williams, Michael Ian (92852), fJ Cleveland 40-43 Chancery Lane, London WC2A 1JQ (GB)

PATENT (CC, No, Kind, Date): EP 2015214 A2 090114 (Basic)

APPLICATION (CC, No, Date): EP 200810555 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A1 F B 20060101 20081124 H EP

ABSTRACT WORD COUNT: 88

NOTE:

Figure number on first page: 80

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200903	613
SPEC A	(English)	200903	194827
Total word count - document A			195440
Total word count - document B			0
Total word count - documents A + B			195440

... SPECIFICATION low level management of SPU 500 memory devices such as EEPROM and FLASH memory (either alone or in combination with memory manager 578 and/or virtual memory manager 580).

F. Kernel/Dispatcher BIU handler 586  
BIU handler 586 in the preferred embodiment manages the bus interface unit 530 (if present). It...

27/3, K/3 (Item 2 from file: 348)  
DIALOGR File 348: EUROPEAN PATENTS  
(c) 2011 European Patent Office. All rights reserved.

02470278  
Systems and methods for secure transaction management and electronic rights protection  
Systeme und Verfahren für sichere Transaktionsverwaltung und elektronischen Rechtsschutz  
Systemes et procedes de gestion de transaction securisee et de protection des droits electroniques

PATENT ASSIGNEE:

Intertrust Technologies Corp. (7745470), 955 Stewart Drive, Sunnyvale CA 94085-3913, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, MD 20705, (US)  
Shear, Victor H., 5203 Battery Lane, Bethesda, MD 20814, (US)  
Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, CA 94530, (US)  
Van We, David M., PO Box 5610, Eugene, OR 97405, (US)

LEGAL REPRESENTATIVE:

Williams, Michael Ian (92852), fj Cleveland, 40-43 Chancery Lane, London WC2A 1JQ, (GB)

PATENT (CC, No, Kind, Date): EP 1923814 A2 080521 (Basic)  
EP 1923814 A3 080625

APPLICATION (CC, No, Date): EP 2008100047 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A1 F B 20060101 20080417 H EP

ABSTRACT WORD COUNT: 142

NOTE:

Figure number on first page: 79

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200821	904
SPEC A	(English)	200821	194811
Total word count - document A			195747
Total word count - document B			0
Total word count - documents A + B			195747

... SPECIFICATION to whom it is delivered. Furthermore, VDE guarantees that all parties can trust that such information cannot be received by anyone other than the intended, authorized, party(ies) because it is encrypted such that only an authorized party, or her agents, can decrypt it. Such information may also be derived through a secure VDE process at a previous pathway-of-handling location to produce secure VDE ... The event summaries may be maintained, analyzed and used by SPE 503 (HPE 655) or a VDE administrator to determine and potentially limit abuse of electronic appliance 600. In the preferred embodiment, such

parameters may be stored in secure memory (e.g., within the NVRAM 534b of SPU 500).

There are...

...result in SPE 503 (HPE 655) refusing to service user requests until it is reset by aVDE administrator. Calls to the system wide event summary process may preferably be built into all load modules that process the events that are of interest.

The following table shows examples of events that may...

27/3, K/4 (Item 3 from file: 348)

DI ALCOG R) File 348: EUROPEAN PATENTS

(c) 2011 European Patent Office. All rts. reserv.

00430360

Remote authentication and authorisation in a distributed data processing system

Fernbegl aubigung und - autorisierung in einem verteilten Datenverarbeitungssystem

Authentification et autorisation a distance dans un systeme de traitement de donnees distribue.

PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road, Armonk, N.Y. 10504, (US), (applicant designated states: DE; FR; GB)

INVENTOR:

Johnson, Donavon William PO Box 230-3000, Georgetown, TX 78627, (US)

Smith, Todd Allen, 1802 Apricot Glen, Austin, TX 78746, (US)

LEGAL REPRESENTATIVE:

Bailey, Geoffrey Alan (27921), IBM United Kingdom Limited Intellectual Property Department Hursley Park, Winchester Hampshire SO21 2JN, (GB)

PATENT (CC, No, Kind, Date): EP 456920 A2 911121 (Basic)

EP 456920 A3 920422

APPLI CATION (CC, No, Date): EP 90303880 900410;

PRI ORI TY (CC, No, Date): US 352075 890515

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS (V7): G06F-001/00;

ABSTRACT WORD COUNT: 162

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABI LITY:

Available Text Language Update Word Count

CLAIMS A (English) EPABF1 1195

SPEC A (English) EPABF1 7396

Total word count - document A 8591

Total word count - document B 0

Total word count - documents A + B 8591

...SPECIFICATI ON embodiment of this disclosed arrangement, authentication is performed by passing an object called the authentication info 416, Fig. 4A, from the client machine to the server machine and receiving an acknowledgement called the ack 419 sent from the server back to the client. The actual contents of the authentication info object and the ack depend upon the particulars of the authentication mechanism and are...takes as input a user process's credentials 33 found in the ublock 32 and constructs the authentication info object 416, Fig. 4A. At the server, the authentication info object is processed by the server's authentication agent. This processing constructs a set of credentials that are meaningful at the server.

The request...

...receiver. Thus, the verifier is used for node to node identification.

Fig. 7 represents the processing of an operation that is requested of a

remote server, such as opening a remote file with the open message, reading from a currently opened remote file with the read message, writing to a remote...

...required, processing continues at step 703 where the credentials list for this user is examined in an attempt to find a credentials id for the server that will be performing the remote operation. If a credentials id is found, it is inserted into the message for the original request, step 704...

...id and the retry limit for attempting to obtain a good credentials id has not been exceeded, step 707, the bad credentials id for the server is removed from the process's credentials list, step 710, and a new credentials id is obtained by performing steps 711-717. If no credentials...

...service message to the server, step 713, and a reply is waited for, step 714. After receiving the reply, it is examined to determine if the request...

...for service was granted by the server, step 715, and if it was not, the original remote operation cannot be performed, and fails, step 716. At step 715, the ack field returned...

...value obtained from the authentication agent during step 712. If the ack values don't match, there has been a failure to properly validate the remote machine and processing continues at 716. If the request...

...for service was granted by the server, a credentials id is returned, and is saved in step 717 for future use. The original request is now reattempted as processing continues at step...the retry limit was exceeded, then the reply to the original request is processed including the possibility of an exceeded retry limit, step 708, and processing of the remote request is complete, step 709.

The following programming design language code reflects the above described operation. (see image in original document) (see image in original document) (see image in original document)

Fig. 8 is a flowchart showing the way a server processes a request...

...service message for a remote machine. Processing begins at step 801. The verifier field in the message is checked for validity, step 802, to insure that the identity of the remote machine is known. If the verifier is found to be valid, the credentials info object found in the message, is passed to authentication agent at the server, step 803. If the authentication agent finds the credentials info object is valid, step 804, the credentials are obtained from the authentication agent, step 805...

...service. A determination is made as to whether or not the remote process has access to this server, step 806. This determination can be made by examining lists of remote users authorised or forbidden to use this system. If the remote process is authorised, an available entry in the credentials table is located, step 807. This may involve discarding an entry that has not been recently used...

...is incremented each time the credentials table entry at the index found in the first part has a new set of credentials stored into it. Servers are free to reuse credential table entries without the possibility that previously distributed credentials ids will mistakenly select an entry that has been reused for...

...design language code illustrates the above. (see image in original

document) (see image in original document)

Fig. 9 shows a flowchart for processing at the server a message having a credentials id, such as the open message. Beginning at step 901, the verifier of the received message is checked for validity...

...are equal, the credentials in the table entry are extracted, step 906, and used by the kernel process that will perform this request at the server, step 907. The request is then attempted, step 908, after which processing is complete, step 910. If the verifier is found to be invalid in...

...to the client. For example, a remote user can have a valid credentials id because the user has been authenticated and authorised to use the server, however, the credentials that are established for the kernel process that is running on the user's behalf may not provide access to a file...checks on a read operation.

The following programming design language code describes the above operation. (see image in original document) (see image in original document)

Servers will open a file for a process on a client only if the permissions on the file allow such access by the remote process. Once the file has been opened, e.g. reading, it is desirable to allow subsequent read operations to be performed without this authorisation check. This is accomplished by requiring a credentials id 423, Fig. 4B, on the open request 421 that allows the server to check the remote process's access rights to the file. While the file is open, the credentials id is not required from the client machine for access to the...

...service request.

Any client to server request requiring a credentials id, e.g. open, create, can be rejected because of a stale credentials id. A credentials id can go stale because the server has lost the corresponding credentials due to being temporarily powered down, reuse of the credentials table entries by more recently created credentials, or authentication policies...

...service request passes a set of information describing a client process to the server and it returns, among other things, the corresponding credentials id. The data that is passed between the two machines will depend upon the authentication and authorisation policy, supported by the authentication agent, that the requester is expecting the receiver to use in the processing of the request...

...are invalidated. Remote operations that occur after such an invalidation will require the acquisition of new authentication ids.

A process may be using several remote servers and have a separate credentials id for the use of each one. Each credentials id is acquired by the process as it is needed by...service to the corresponding server.

A receiver of a request...

...the group. This implies that the credentials info object constructed by the authentication agent at the client and processed by the authentication agent at the server includes identification of the policy that is to be used.

In summary, the steps that occur in establishing a credentials id for use by a...

B. Full-Text Databases

~~~

File 349: PCT FULLTEXT 1979-2010/UB=20110113|UT=20110106

(c) 2011 WPO Thomson

File 348: EUROPEAN PATENTS 1978-201102

(c) 2011 European Patent Office

| Set | Items   | Description                                                                                                                                                                                                                                                                               |
|-----|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| S1  | 98648   | INSURANCE OR INSURE? ? OR INSURING OR INDEMNIFY?                                                                                                                                                                                                                                          |
| S2  | 1411907 | QUOTATION? ? OR QUOTE? ? OR RATE? ? OR PREMIUM? ? OR PROPOSAL? ? OR PRICE? ? OR FEE OR FEES OR COST                                                                                                                                                                                       |
| S3  | 90713   | S2(2N) (BINDABLE OR BINDING OR GUARANTEE? ? OR FIXED OR GIVEN OR SET OR PRESET OR PREDETERMINED)                                                                                                                                                                                          |
| S4  | 4477541 | REQUEST? OR ORDER OR ORDERS OR APPLICATION? ?                                                                                                                                                                                                                                             |
| S5  | 559255  | S4(4N) (RECEIVE? OR RESPONSE? OR ACCEPT? OR OBTAIN? OR GET OR GETS OR GETTING OR GATHER? OR SENT OR SEND? OR TRANSMIT? OR STATE? ? OR STATING)                                                                                                                                            |
| S6  | 1349747 | AGENT? ? OR AGENCY OR AGENCIES OR BROKER? ? OR PROVIDER? ? OR REPRESENTATIVE? ? OR REP OR REPS                                                                                                                                                                                            |
| S7  | 249899  | S6(6N) (INTERMEDIATE? OR REINSTATE? OR INTRODUCE? OR PRESENT? OR INTRODUCED? OR BRING? OR RECALL? OR ESTABLISH? OR REINSTATE? OR INTRODUCED? OR PRESENT? OR CALL OR CALLING)                                                                                                              |
| S8  | 16925   | (POLICY OR POLICIES OR CONTRACT? ? OR COVERAGE OR SALE? ?) - (4N) (ISSUE? ? OR ISSUING OR PROCEED? OR PROCESS? OR COMPETE? ?) - FINALLY? ? OR FINALIS? OR GRANT? OR APPROVE? OR AUTHORIZED? OR AUTHORIZED?                                                                                |
| S9  | 848     | S1(100N) S3                                                                                                                                                                                                                                                                               |
| S10 | 78      | S9(10S) S7                                                                                                                                                                                                                                                                                |
| S11 | 25      | S10(10S) S5                                                                                                                                                                                                                                                                               |
| S12 | 13      | S11(10S) S8                                                                                                                                                                                                                                                                               |
| S13 | 13      | S12 AND IC=(G06F OR G07F OR G06Q)                                                                                                                                                                                                                                                         |
| S14 | 0       | S13 NOT AD>2000                                                                                                                                                                                                                                                                           |
| S15 | 3265    | S5(30N) S7                                                                                                                                                                                                                                                                                |
| S16 | 32      | S15(100N) S8                                                                                                                                                                                                                                                                              |
| S17 | 21      | S16 AND IC=(G06F OR G07F OR G06Q)                                                                                                                                                                                                                                                         |
| S18 | 21      | S17 NOT S13                                                                                                                                                                                                                                                                               |
| S19 | 4       | S18 NOT AD>2000                                                                                                                                                                                                                                                                           |
| S20 | 828898  | (DISTRIBUTED OR REMOTE OR COMPUT? OR VIRTUAL? OR DIGITAL? - OR CYBER OR ELECTRONIC? OR COMMUNICATION) (2N) (NETWORK? ? OR SYSTEM? ? OR EXCHANGE? OR INTERCHANGE? OR MARKET OR MARKETS OR APPLICATION? ? OR APP OR APPS OR PROCESS? OR PROGRAM? OR VIA - OR ASSISTED OR BASED OR CONTROL?) |
| S21 | 533149  | INTERNET OR WEB OR WWW OR ONLINE OR ONLINE OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME) (SITE? OR PAGE?) OR PORTAL? ? OR SERVER? ?                                                                                                                                               |
| S22 | 1052723 | S20 OR S21                                                                                                                                                                                                                                                                                |
| S23 | 31757   | S6(20N) S5                                                                                                                                                                                                                                                                                |
| S24 | 328     | S23(100N) S8                                                                                                                                                                                                                                                                              |
| S25 | 264     | S24(10S) S22                                                                                                                                                                                                                                                                              |
| S26 | 43      | S25(10S) S1                                                                                                                                                                                                                                                                               |
| S27 | 4       | S26 NOT AD>2000                                                                                                                                                                                                                                                                           |

13/3, K/1 (Item 1 from file: 349)  
 DI ALCO (R) File 349: PCT FULLTEXT  
 (c) 2011 WPO Thomson. All rights reserved.

01944826 \*\*Image available\*\*  
 ON-DEMAND FLIGHT ACCIDENT INSURANCE  
 ASSURANCE CONTRE ACCIDENT DE VOL A LA DEMANDE  
 Patent Applicant/Assignee:  
 FLIGHTSURANCE GMBH, Flughafenstr. 6F, 60528 Frankfurt am Main, DE, DE  
 (Residence), DE (Nationality), (For all designated states except: US)  
 Patent Applicant/Inventor:  
 ORTIGESE Jens, Landschreiberstr. 1, 70619 Stuttgart, DE, DE (Residence),  
 DE (Nationality), (Designated only for: US)  
 KASTNER Zoltan, Hauffstr. 12, 73037 Goeppingen, DE, DE (Residence), DE  
 (Nationality), (Designated only for: US)  
 DOUGLAS Philip M, Fuchshohl 15, Bad Soden/TS, DE, DE (Residence), AU  
 (Nationality), (Designated only for: US)  
 FORBES Alistair J, Kronbergerstr. 9, 61462 Koenigstein, DE, DE

(Residence), GB (Nationality), (Designated only for: US)  
 BAUER Daniel, 2825 Ashwood Place, Decatur, GA 30030, US, US (Residence),  
 DE (Nationality), (Designated only for: US)  
 Legal Representative:  
 NOVOTAFSKI Mark (agent), Markets, Patents & Alliances LLC, 30 Glen  
 Terrace, Stamford, CT 06906-1401, US  
 Patent and Priority Information (Country, Number, Date):  
 Patent: WO 201027633 A2-A3 20100311 (WO 1027633)  
 Application: WO 2009US53892 20090814 (PCT/WO US2009053892)  
 Priority Application: US 200891448 20080825  
 Designated States:  
 (All protection types applied unless otherwise stated - for applications  
 2004+)  
 AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CL CN CO CR CU CZ  
 DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP  
 KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY  
 NZ NA NG NI NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV  
 SY TJ TM TN TR TT TZ UA UG US UZ VN ZA ZM ZW  
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC  
 MK MT NL NO PL PT RO SE SI SK SM TR  
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
 (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
 (EA) AM AZ BY KG KZ MD RU TJ TM  
 Publication Language: English  
 Filing Language: English  
 Fulltext Word Count: 5778

International Patent Class (v8 + Attributes)  
 IPC + Level Value Position Status Version Action Source Office:  
 G06Q 0040/00...

#### Detailed Description

... the current invention.

Fig. 3 is an exemplary web page for manual input of application information.

Fig. 4 illustrates the use of a crawler to get application information from an email travel itinerary.

Fig. 5 illustrates "+1 Click" purchasing of flight accident insurance.

Fig. 6 illustrates purchasing flight accident insurance through a...

... of said given entity.

Insurance Purchasing Process Figure 2 illustrates the technology-enabled information flow 200 between entities when flight accident insurance, according to the present invention, is purchased. An insurance agent 220 receives from a traveler 210 an application 212 for flight accident insurance. The insurance agent may be an independent agent or broker (e.g.,

... e.g. easyJet.com), a web site, such as expedia.com or other entity which is similarly authorized to offer, underwrite, receive payment for, and issue (or "bind") said insurance coverage.

The application comprises information about the insured, such as name, and information about the flight, such as flight number, departure time, travel dates, airline, departure...

... flight database indicating whether or not additional insurance policies may be sold for the flight the traveler inquired about. If none are available, then the insurance agent informs the traveler and the



transaction concludes without the insurance being offered.

If there are policies available, however, the insurance agent then queries 224 an airline database 240 to retrieve 228 airline data regarding the airline, accident history, maintenance evaluation and other parameters that can be used to calculate a Risk Premium of said flight.

Risk Premium, as used herein, refers to the portion of an insurance premium that is required to pay out expected claims. Risk Premiums typically represent about 40%- 60% of the total premium charged for a property and casualty insurance product. The balance of the premium comprises fixed costs, variable costs, commissions, and profit.

The insurance agent then passes the airline and flight data 226 on to a premium calculation engine 250 that calculates a quote for the premium for said flight.

The insurance agent then receives 252 the premium quote and makes an offer 228 to the traveler. If the traveler desires the coverage, then the insurance agent receives 214 an acceptance, which may include payment of the premium. The agent then issues coverage 229 on behalf of the insurance carrier or coverage is issued directly by the insurance carrier.

After coverage is issued, the insurance agent then updates 227 the flight database to indicate that one or more additional policies have been purchased for the flight in question. Thus, when the present insurance agent, or another insurance agent authorized to sell said insurance, queries the database in the future, an accurate indication of insurance availability will be available.

The entire transaction is preferably...

...flights are available, then insurance coverage is offered. If not, then no offer is made. The entire pricing and approval process occurs in real time.

Receiving Application Information Figures 3, 4, 5, and 6 illustrate alternative technologies by which an insurance agent can receive application information from a traveler.

Figure 3 shows a view of a web page 300 whereby a traveler manually inputs 302 flight information for one or...

... Figure 6 illustrates an exemplary layout of a flight accident insurance policy offer 600 on a hand held device, such as an iPhone. The traveler sends the application information to the agent by activating the Buy Now button 602.

Risk Premium Calculation Once an agent receives application information from a traveler and availability...

13/3, K/2 (Item 2 from file: 349)  
DIALOG(R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rts. reserv.

01586780 \*\*Image available\*\*  
IMPROVED AUTOMATED EXCHANGE FOR THE EFFICIENT ASSIGNMENT OF AUDIENCE ITEMS  
ECHANGE AUTOMATISE AMERIQUE PERMETTANT D'ATTRIBUER EFFICACEMENT DES  
ARTICLES D'AUDIENCE

Patent Applicant/Assignee:  
SIENA HOLDINGS LLC, 4513 Chase Avenue, Bethesda, MD 20814, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

BYKOVSKY Mark M. 4513 Chase Avenue, Bethesda, MD 20814, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

CALDERONE Lynda L et al (agent), Flaster/Greenberg P.c., 8 Penn Center,  
15th Floor, 1628 John F. Kennedy Blvd., Philadelphia, PA 19103, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 2007133770 A2-A3 20071122 (WO 07133770)

Application: WO 2007US11620 20070514 (PCT/WO US2007011620)

Priority Application: US 2006799907 20060512

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK  
DM DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM  
KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG  
NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR  
TT UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT

NL PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 41378

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q 0040/00...

#### Detailed Description

... of such audience items. A "transaction" price is a price that equates  
or attempts to equate the demand and supply for the item up for  
sale. Like the auction process under the '785 application,  
transaction prices are calculated in a manner that attempts to establish  
a uniform price to all buyers that acquire audience items...

... and IBM place a positive value on accessing the Male viewers. The  
auction method proposed in the '785 application requests that the seller  
submit a set of ask prices. An ask price represents the  
minimum payment the seller demands in order to sell an audience item  
(e.g., avail). In particular, the auction method...

... requested to provide two different ask prices &#8212; one ask price  
reflects the minimum payment the seller requests for selling its  
attracted viewers on an insured basis, while the other one reflects  
the minimum payment the seller requests for selling its attracted viewers  
on an uninsured basis. Figure 47 illustrates a hypothetical set of such  
ask prices.

[0212] Given the units in which the x and y-axes are defined, the  
ABC local affiliate is offering to sell 720 seconds of advertising time  
that...

... if it sells access to such viewers on an uninsured basis ("U"), and  
\$3.25/second if it sells access to such viewers on an insured basis  
("I"). The difference between the \$3.25/second ask price and the  
\$2.00/second ask price represents the premium the seller demands for...

... U). The difference between the "I" bid and the "U" bid represents the  
premium each buyer is willing to pay the ABC local affiliate in  
order to obtain the audience item on an insured basis.

[0215] Figure 49 combines the set of hypothetical asks submitted by the ABC local affiliate for the sale...

13/3, K/3 (Item 3 from file: 349)  
D:\ALCO\B\ File 349: PCT\_FULLTEXT  
(c) 2011 WPO Thomson. All rts. reserv.

01549853 \*\*Image available\*\*  
METHOD FOR ASSESSING OF HEALTH INSURANCE RISK PROFILES AND PROVIDING A  
POLICY  
LOGICIEL, SYSTEME ET PROCEDE POUR EVALUATION INFORMATIQUE DES PROFILS DE  
RISQUE D'ASSURANCE SANTE POUR UN GROUPE VOULANT UNE ASSURANCE SANTE ET  
FOURNISSANT UNE POLICE D'ASSURANCE COMPOSITE

Patent Applicant/Inventor:

DONNELLI Robert M 7373 E. Doubletree Ranch Road, Scottsdale, AZ 85258,  
US, US (Residence), US (Nationality), (Designated for all)

Legal Representative:

MULLINS John Jason Gentry (agent), 1618 East Gate Way #304, Pleasanton,  
CA 94566, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200792561 A2-A3 20070816 (WO 0792561)

Application: WO 2007US3383 20070206 (PCT/WO US2007003383)

Priority Application: US 2006771102 20060206

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN  
KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY NZ NA NG NI  
NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT  
TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL  
PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI GM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12958

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q 0040/00...

#### Detailed Description

... the needs of the person seeing the insurance to establish a single  
bill and premium for the ISL policy plan as a one stop insurance  
provider.

Insurance Providing Companies The present system provides a free  
underwriting service to insurance companies who wish to offer insurance,  
since the costs are known and provided entirely as a service...

... not provide an intermediary role, at least not for the initial contact  
and placement. Also, in this embodiment an insurance company is involved  
as the issuer of the stop-loss policy. In Figures 1 and 2  
they are represented in the example process by the MGU as regards the  
rating, underwriting, policy issue, and policy and  
claims administration of the stop-loss insurance coverage.

In Figure 1, the circle "1" represents a decision point where the system  
needs to determine...

13/3, K/4 (Item 4 from file: 349)  
DI ALQ R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rts. reserv.

01213391

ENHANCED PARI MUTUEL WAGERING  
PARI DU TYPE PARI MUTUEL AMELIORE

Patent Applicant/Assignee:

LONGTUE INC, 2 Hudson Place, Hoboken, NJ 07030, US, US (Residence), US  
(Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US, US  
(Residence), US (Nationality), (Designated only for: US)

BARON Kenneth Charles, 51 West 86th Street, Apt. 602, New York, NY 10024,  
US, US (Residence), US (Nationality), (Designated only for: US)

WALDEN Charles, 43 Glenwood Road, Montclair, NJ 07043, US, US (Residence),  
US (Nationality), (Designated only for: US)

HARTE Marcus, 389 Garretson Road, Bridgewater, NJ 08807, US, US  
(Residence), IE (Nationality), (Designated only for: US)

Legal Representative:

WEISS Charles A (agent), Kenyon & Kenyon, One Broadway, New York, NY  
10004, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200519986 A2-A3 20050303 (WO 0519986)

Application: WO 2004US25434 20040806 (PCT/WO US2004025434)

Priority Application: US 2003640656 20030813

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO  
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO  
SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 182513

Main International Patent Class (v7): G06F

International Patent Class (v8 + Attributes)

IPC + Level Value Position Status Version Action Source Office:

G06Q 0040/00...

#### Detailed Description

... contract in the case of an option on that future) or in similar  
derivatives (e.g., futures expiring in different calendar months). For  
OTC derivatives, brokers or dealers customarily seek to balance  
their active portfolios of derivatives in accordance with the trader's  
risk management guidelines and profitability criteria.

Broadly speaking...how, in a preferred embodiment the

atj, i, i

implied probability for the given state changes as a quantity for that  
state is up for sale, i.e., what the market's "bid" is for the  
quantity up for sale. The expression for @ above shows, in a

atj

preferred embodiment, how...

... same payout.

#### 6.4 Digital Option Strips

Traders in the derivatives markets commonly trade related groups of futures or options contracts in desired ratios in order to accomplish some desired purpose. For example, it is not uncommon for traders of LEOR based interest rate futures on the Chicago Mercantile Exchange ("CME... a digital option, spread, or strip means that the investor (in the case of a sale, a seller) receives the cost of the option, or premium if the option expires worthless or out of the money. Thus, if the option expires out of the money, the investor/seller's profit is the premium. Should the option expire in the money, however, the investor/seller incurs a net liability-equal to the digital option payout less the premium received.

In this situation, the investor/seller's net loss is the payout less the premium received for selling the option, or the notional payout less the premium. Selling an option, which is equivalent in many respects to the activity of selling insurance, is potentially quite risky, given the large contingent liabilities potentially involved. Nonetheless, option selling is commonplace in conventional, non-DBAR markets.

As indicated above, an...

... be converted, in a preferred DBAR DOE embodiment, to a complementary purchase of the 50 strike digital call options. A detailed explanation of the conversion process of a "sale" to a complementary buy order is provided in connection with the description of FIG. 15.

The complementary conversion of DBAR DOE "sales" to buys is...

13/3, K/5 (Item 5 from file: 349)  
D:\ALOG\FILE 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rights reserved.

01010811 \*\*Image available\*\*  
SYSTEM AND METHOD FOR ELECTRONICALLY CREATING, FILLING AND APPROVING  
APPLICATIONS FOR INSURANCE COVERAGE  
SYSTEME ET PROCEDURE PERMETTANT DE CREER, TRANSMETTRE ET ACCEPTER PAR VOIE  
ELECTRONIQUE DES DEMANDES D'ADHESION A UNE GARANTIE D'ASSURANCE  
Patent Applicant/Assignee:  
REAL CONSULTING LLC, P.O. Box 1679, Grass Valley, CA 95945, US, US  
(Residence), US (Nationality)

Inventor(s):  
DEBBER Dale J., P.O. Box 1679, Grass Valley, CA 95945, US,  
Legal Representative:  
SUECKA Greg T. (et al) (agent), Fenwick & West LLP, Silicon Valley Center,  
801 California Street, Mountain View, CA 94041, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200340889 A2-A3 20030515 (WO 0340889)  
Application: WO 2002US35904 20021107 (PCT/WO 02US35904)  
Priority Application: US 2001336887 20011107

Designated States:  
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 13068

Main International Patent Class (v7): G06F-017/60

#### Detailed Description

... other elements of the server 150 and the modules 506, 508, 510, and 516. In one embodiment of the invention, the server 150 receives requests to accept, process or update status on an application for insurance coverage from some other type of computing system. The program application module 504 interprets the input... bus 212 couples the APS interface module 506 to the program application module 504 and the network controller 208. The APS interface module 506 is responsive to the program application module 504. The APS interface module 506 is responsible for communication with application processing system 102. The APS interface module 506 communicates with application processing system 102 to receive an application for processing and communicates regarding the processing of the application such as status, acceptance, rejection, or request for more information. The APS interface module 506 is responsible for communicating and interacting with ... provide this information to the program application module 304. The APS interface module 506 is also coupled to the unprocessed application storage 512 to store application received therein.

[0078] The application-processing module 508 is coupled to the program application module 504, the unprocessed application storage 512, and the insurer system interface module 516. The application-processing module 508 is responsible for the processing of the application internal to the insurer system 106. The application-processing module 508 is responsive to calls from the program application module 504. In response, the application-processing module 508 retrieves unprocessed applications from the unprocessed application storage 512 and provides them to the insurers system 106 using the insurer system interface module 516. The application-processing module 508 is also responsible for tracking the application, calling other routines such as the application clearance module 510, and communicating application status to the user via the APS interface module 506.

[0079] The application clearance module 510 is coupled to the application processing module 508 and the insurer system interface module 516. The application clearance module 510 is responsive to the application-processing module 508. The application clearance module 510 determines whether the agent submitting the application for insurance has territorial coverage for the area... insurer system interface module 516 is coupled to the program application module 504 and the insurer system 106. The insurer system interface module 516 is responsive to the program application module 504. The insurer system interface module 516 cooperates with the mainframe ... to Figure 6, a first embodiment of the method for creating, filing and approving applications for insurance coverage will be described. The method begins by receiving 600 application data. This preferably done by a user at an agent terminal 110, and the data is sent to the application processing system 102. Then the application processing system 102 accesses 602 the risk information system 104 and retrieves risk ... in step 600. Then the application processing system 102 determines 604 the insurers to which the application should be submitted. This is preferably done by presenting a user interface on the agent terminal 110 and allowing the user to input her choice. Next, the application processing system 102 prepares 606 one or more applications. Based on an application

with the information they require in the format they have prescribed. Then the applications are sent 608 from the application processing system 102 to the insurer systems 106 by email or some similar electronic form

A particular advantage of the present invention is the elimination of paper handling, and the elimination of the need to key in information by the insurer. Once the application has been received at the insurer system 106, it is processed 610 by the insurer system 106. As has been noted above, the insurer system 106 will... processing system 102. The communication can be a request for additional information or clarification of information, a rejection of the application, a cancellation of the application, an acceptance of the application or communication of information such as assignment of an underwriter to the application. [00841 Referring now to Figures 7A-7C and 8, a second more detailed embodiment of the method for creating, filing and approving applications for insurance coverage will be described. The process begins by presenting 700 ... a copy of the application, they will need to print a copy before sending it to the insurer system 106. Any subsequent copies will be obtained by requesting a fax copy of the quote from the insurer. A copy of every completed application can be stored in the application processing system 102 archived... received by the insurer system 106. The forms and data are then stored memory 216C. Each insurer will define the method they will use to receive the application data. The translation and migration of the data to the insurers internal quoting systems will be designed and built on a case-by-case basis asynchronous with respect to the further processing of the application. These steps are initiated whenever a new electronic application is received from the application processing system 102 or alternatively from the risk information system 104 such as Compline@ After the data is received and is verified as a...

13/3,K/6 (Item 6 from file: 349)  
DI ALOC R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rts. reserv.

00965507 \*\*Image available\*\*  
A SYSTEM AND METHOD FOR CREATING A DEFINED BENEFIT PENSION PLAN  
SYSTEME ET PROCEDE PERMETTANT DE CREER UN REGIME DE RETRAITE A PRESTATIONS  
DEFINIES FINANCE PAR UNE POLICE D'ASSURANCE VIE VARIABLE ET/OU UNE  
POLICE A ANNUITES VARIABLES

Patent Applicant/Inventor:  
KORESKO V John J, 1159 Seaton Ross Road, Radnor, PA 19087, US, US  
(Residence), US (Nationality)

Legal Representative:  
JABLON Clark A (et al) (agent), Akin, Gump, Strauss, Hauer & Feld,  
L.L.P., 2005 Market Street, One Commerce Square, Suite 2200,  
Philadelphia, PA 19103-7086, US,

Patent and Priority Information (Country, Number, Date):  
Patent: WO 200299602 A2-A3 20021212 (WO 0299602)  
Application: WO 2002US18228 20020606 (PCT/WO US0218228)  
Priority Application: US 2001296173 20010606; US 200286924 20020228

Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 11141

Main International Patent Class (v7): G06F-017/60

#### Detailed Description

... of the return the insurance company guarantees on invested funds.

[00431] (3) Determine the allowable deduction.

[00441] (4) Determine the maximum premium to spend on insurance.

[00451] In accordance with the present invention, the variable 412(i) process is constructed with variable life insurance and/or variable annuity products, a plan design feature not previously available in the market. Variable contracts have emerged as the product of choice among consumers. Variable contracts offer substantially increased upside investment potential over traditional whole-life contracts, because of the ability to allocate cash invested in the insurance contract to various mutual fund sub-accounts.

[00461] Traditional 412(i) plans measure tax deductions by reference to the insurance company's guaranteed rate. At a typical 4% guaranty, the maximum deduction for a 55 year old male retiring at age 65 is approximately \$170,000 per year. While this deduction is substantially higher than a non-fully-insured defined benefit plan, the transaction is heavily weighted toward tax considerations instead of long-term economics.

[00471] Variable 412(i) plans measure tax deductions by reference to a negotiated guaranteed rate. At a negotiated 2.5% guaranty, the maximum deduction for a 55-year-old male retiring at age 65 is approximately \$270,000 per year (in 2001). The tax deduction potential for variable 412(i) is substantially higher than a non-fully-insured defined ... considerable tax advantages (due to accelerated deductions), variable contracts reduce the compromises of long-term economics one normally sees in a pension plan funded with insurance products. IS [00481] More product sales within plans for insurance companies may occur because the present invention makes 412(i) plans much more competitive with traditional plans funded with securities. A more competitive product leads to greater sales. Multiple product sales may occur due to the offering of variable life insurance and annuities. Since the Internal Revenue Service has ruled that only 50% ... software illustrations and plan agreements. The computer system 100 may be used by a defined benefit pension plan representative, an employer representative or an insurance broker to generate plan presentations and plan agreement policies, and obtain quotes from different insurance companies in accordance with the present invention.

The computer system 100 may also be... the Variable Account option is desired, the participant's information and a query for plan information based on the Variable Account option is sent to insurance companies 103, 104 (step 220). If the Variable Account option is not desired, the participant's information and a query for plan information based on the General Account being funded at a 100% level is sent to insurance companies 103, 104 (step 230).

[00551] Referring now to FIG. 2B, in response to step 220, each insurance company that has a Variable Account option available, determines a guaranteed rate of return by reference to an insurance contract fixed account, or other insurance company promise in a policy, rider or agreement (step 235). The plan sponsor selects an insurance company whose products are intended to be used



in conjunction with the plan. Software provided by the selected insurance company is used for computations. The insurance company software, after considering the inputted benefit data and actuarial data, renders an annual premium amount... the insurance company to provide the coverage and -I- Benefits (step 255). The applications for coverage are signed and forwarded to the insurance company. If the applications are not accepted by the insurance company, applications will be made with other insurance companies until they are accepted. When coverage is offered, the plan fiduciary or sponsor then accepts the offer of coverage from the insurance company, signs necessary policy documentation, and forwards each to the insurance company along with the necessary premiums. Once the accepting insurance company receives the premiums (step 260), funds drawn from the premium are allocated to the Variable and General Accounts as determined by the agreement between the insurance company and the plan sponsor (step 265). After a predetermined period of time (preferably one year), a determination is made as to whether earnings based on the funds exceed the guaranteed rate of return (step 270). If so, then the earnings of the plan are set to "actual earnings" (step 275). If not, then corrective action may be taken by the insurance company (step 280). Such corrective action may include asset reallocation, internal hedging of the insurance company's investments, increased mortality charges or expense charges, or by making a mandatory request to the plan fiduciary to allocate the Variable Account into a plurality of sub-accounts in a manner determined by the insurance company.

100561 Referring now to FIG. 2C, in response to step 230, each insurance company that has a General Account option available, determines a guaranteed rate of return (step 235). The plan sponsor selects an insurance company. Software provided by the selected insurance company is used for computations. The insurance company software, after considering the inputted benefit data and actuarial data, renders an annual premium amount necessary to fund the benefits contemplated for each participant...

13/3, K/7 (Item 7 from file: 349)  
 DI ALCQ R) File 349: PCT FULLTEXT  
 (c) 2011 WPO/Thomson. All rts. reserv.

00963611 \*\*Image available\*\*  
 EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
 FOR RENTAL VEHICLE SERVICES  
 SYSTEME INFORMATIQUE ENTREPREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET  
 POUR SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Assignee:  
 THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US  
 US (Residence), US (Nationality), (For all designated states except:  
 US)

Patent Applicant/Inventor:  
 WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US  
 US (Residence), US (Nationality), (Designated only for: US)  
 DE VALLANCE Kimberly Ann, 2037 Silent Spring Drive, Maryland Heights, MO  
 63043, US, US (Residence), US (Nationality), (Designated only for: US)  
 HASELHORST Randall Allan, 1016 Scenic Cats Court, Imperial, MO 63052, US,  
 US (Residence), US (Nationality), (Designated only for: US)  
 KENNEDY Craig Stephen, 9129 Meadowlawn Lane, St. Louis, MO 63126, US, US  
 (Residence), US (Nationality), (Designated only for: US)  
 SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US  
 (Residence), US (Nationality), (Designated only for: US)  
 TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US  
 (Residence), US (Nationality), (Designated only for: US)  
 KLOPFENSTEIN Anita K, 433 Schwarz Road, O Fallon, IL 62269, US, US

(Residence), US (Nationality), (Designated only for: US)  
 Legal Representative:  
 HAERKAMP Richard E (et al) (agent), Howell & Haerkamp, L.C., Suite  
 1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,  
 Patent and Priority Information (Country, Number, Date):  
 Patent: WO 200297700 A2 20021205 (WO 0297700)  
 Application: WO 2001US51431 20011019 (PCT/WO 005151431)  
 Priority Application: US 2000694050 20001020  
 Parent Application/Grant:  
 Related by Continuation to: US 2000694050 20001020 (CIP)  
 Designated States:  
 (Protection type is "patent" unless otherwise stated - for applications  
 prior to 2004)  
 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CJ CZ DE DK DM DZ  
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
 LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
 SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
 (AP) GH GM KE LS MW MZ SD SL SZ UG ZW  
 (EA) AM AZ BY KG KZ MD RU TJ TM  
 Publication Language: English  
 Filing Language: English  
 Fulltext Word Count: 237932

Main International Patent Class (v7): G06F-017/60

#### Detailed Description

... is sent to the trading partner. However, it would be simple if these  
 new fields were interrogated from a centralized archive repository of  
 closed rental contracts for the ARMS Transaction Credit Reports run  
 monthly that primarily use the AMFRNCR file.

3.) Replace the execution of the ARMS Handle Internal Error (IAM097V1)  
 ...log transactions to ARMS Current days transaction for Sync program  
 AM097P.

@Operational Method.

- wait for entry(s) to exist in DTAQ (DQAM55V).
- when a shutdown request is received (group type - SD), end  
 program
- when a non-shutdown request is received.

- Create a record in AM096PO to keep ...Bill Denied By  
 AdjusterLast Name, AdjusterFirstName", in the Branch Reservation File  
 (RACBRVST) and the Ticket Master File (RACMAST) file records and its  
 associated open rental contract/ticket file and update. Update the  
 callback and the consolidated callback control files, using the open  
 rental contract/ticket identifier if it is completely open...

13/3, K/8 (Item 8 from file: 349)  
 DIALOG(R) File 349: PCT FULLTEXT  
 (c) 2011 WPO Thomson. All rts. reserv.

00882917 \*\*Image available\*\*  
 CARGO INSURANCE MANAGEMENT SYSTEM  
 SYSTEME DE GESTION D'ASSURANCE SUR FACULTES  
 Patent Applicant/Assignee:  
 COEANN DE COM INC, 507 Place d'Armes, suite 1050, Montreal, Quebec H2Y  
 2V6, CA, (Residence), CA (Nationality), (For all designated states  
 except: US)

Patent Applicant/Inventor:  
WASSERMAN Mitchell, 77 Belmont Crescent, Montreal, Quebec H3Y 1Y5, CA, CA  
(Residence), CA (Nationality), (Designated only for: US)

Legal Representative:  
MURPHY Kevin P (et al) (agent), Swabey Ogilvy Renault, Suite 1600, 1981  
McGill College Avenue, Montreal, Quebec H3A 2Y3, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200217032 A2 20020228 (WO 0217032)

Application: WO 2001CA1164 20010817 (PCT/WO CA0101164)

Priority Application: US 2000640742 20000818; CA 2316430 20000818

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CJ CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10361

Main International Patent Class (v7): G06F

#### Claim

... of small freight forwarders. it allowed different companies to request access to this policy through an Internet-based registration form. The broker that administrated the policy could then approve or deny authorization to the requester, offering a single discount rate against the general policy premium rates.

Authorized users could then use the system to enter shipment data and produce insurance certificates evidencing the coverage. The system calculated the premium due for the...

... collaborate towards the reporting and processing of claims. According to a first aspect of the present invention, there is provided a system and method for issuing insurance under a policy. A user profile is created using the user profile editor. An insurance request is also created using the insurance request editor and is received by the Applicability Definer. The Applicability Definer compares the insurance request with the conditions for insurance set forth in the user profile. The Applicability Definer...

... terms for the premium rate are determined by the premium rate generator, the insurance is binded to the insurance request and the proof of coverage is issued by the proof of coverage generator. Alternatively and preferably, if the insurance request does not fall within the conditions for insurance, a review request is sent by a review request generator to a broker or an underwriter. The broker or the underwriter then takes a review decision on the insurance request to either approve coverage, determine a revised premium rate, determine revised conditions of insurance or deny coverage. A review decision is then sent to the Applicability Definer by the review decision generator which, if the coverage is approved, again calculates the premium rate, determines the terms for the premium rate, binds the insurance and issues the proof of coverage. According to another aspect of the present invention, there is provided a method and system for issuing a cargo insurance policy. A generic cargo

insurance policy is created and comprises at least one basic rate for insurance coverage and is stored in a generic policy file... a block diagram of the system according to a preferred embodiment of the present invention;

Figure 65 is a flow chart of a method of issuing a proof of coverage for a shipment according to a preferred embodiment of the present invention;

Figure 66 is a flow chart of a method of issuing a cargo insurance policy according to a preferred embodiment of the present invention;

Figure 67 is a flow chart of a method of ...Transport Protocol (HTTPS). The system allows shippers and transportation intermediaries to initiate the request for a policy by describing their business requirements. Preferably, underwriters and brokers can establish rules-based premium rate and policy restriction guidelines using the information entered by shippers to automate the creation and issuance of cargo policies, or alternatively review the information recorded by prospective policyholders manually on screen and create a customized policy using tools to select appropriate clauses, set rates and limits for each allowed commodity, transport mode and country.

The underwriters and brokers also preferably specify which individuals will be responsible for managing the insurance for the insured (the "insurance managers") and what their individual rights will be under the system.

The insured parties preferably use the system to record information regarding cargo shipments that are made under their policy and the system calculates the appropriate premium binds the coverage and issues an insurance certificate to provide evidence of that insurance.

The system also preferably allows insured parties to request coverage for shipments that are outside the limitations of their policy and these requests trigger notification alerts that are sent (i.e., status screens of the insurance managers for the policy. The insurance managers can then set new conditions of insurance and/or premiums and bind the coverage, which in turn issues an e-mail notification to the insured.

Based on policy requirements, invoicing is also preferably performed by the system. E-mail invoice notifications are sent automatically and users can request details of an invoice to examine the specific shipments and related premiums that make up the total. Payment can be effected through the system using...

...management system for brokers and underwriters.

The system also preferably provides for the initiation, recording and tracking of information regarding claims made pursuant to the policies issued. Follow-up dates trigger notification (i.e., by e-mail) messages and status screen alerts to improve claims handling and improve the communications between the...

...view or change, the presentation of the policy information, as well as all other functions the user is permitted to perform on the system.

A representative system in which the present invention is implemented is illustrated in FIG. 1. Several client machines operated by shippers, transportation intermediaries, insurance brokers, insurance underwriters, claims settling agents, recovery agents...or by querying the database using the Shipment Query Screen (FIG. 7). The Shipment Query Screen generates summary or detailed lists of shipments booked under policies issued through the system and allows the user to hyperlink to the detailed Shipment Information Screen (FIG. 8). If the user has been given the

right...

...by querying the database using the Storage Query Screen (FIG. 9). The Storage Query Screen generates summary or detailed lists of storage declarations booked under policies issued through the system and allows the user to hyperlink to the detailed Storage Information Screen (FIG. 10). If the user has been given the right...

...with a copy of an existing policy. Policies include general information on the policyholder (FIG. 11 A-a), information as to which conveyances are authorized for use with the policy and the conditions and value limits ascribed to each conveyance (FIG. 12), standard insuring and valuation conditions, indication of authorization (or ...used by the Assured to log on to the system, an alternative e-mail address for the electronic transmission of invoices, the broker, contact and policy access authorization, as well as an indication whether the created Assured data is simply for demonstration purposes and should not be used to actually bind coverage. Attached...

...system administrator (FIGs. 29-46). The system administrator also must specify the rules related to new registrants requesting policies and the users who will be responsible for responding to those requests, all as described below. The screens and functionality described above are normally made available to underwriters and brokers for the purposes of setting up policies...the underwriting tools that form part of the system. When the policy is complete, the underwriter or broker then specifies that the new policyholder (or insured) is authorized to use the system (see FIG. 49) and an e-mail is automatically sent out informing the insured that the system is now ready for use. Automatic mode provides for fully automated policy issuance and rating. The system administrator first creates a policy...

...the application of discounts/premiums to the basic rates based on the registration data. For example, a rule may indicate that a 10% discount on premium rates is given to any company that indicates that they have existed for more than 5 years and a 5% rate premium may be applied to any company...sequence of steps performed by the system will be clearer when looking at FIG. 65, a flow chart of the steps of the method of issuing cargo insurance under a policy. A user profile is created 650 using the user profile editor 641. An insurance request is also created using the insurance request editor 642 and received 651 by the Applicability Definer 643. It will be understood that although each characteristic of the request should be specified, default values can be determined...

...premium rate are determined 655 by the premium rate terms generator 645, the insurance is bound to the insurance request 656 and the proof of coverage is issued 657 by the proof of coverage generator 646. Alternatively and optionally (shown in broken lines), if the insurance request does not fall within the conditions for insurance, a review request is sent 658 by a review request generator 647 to a broker or an underwriter. The broker or the underwriter then takes a review decision on the insurance request to either approve coverage, determine a revised premium rate, determine revised conditions of insurance or deny coverage. A review decision is then sent to the Applicability Definer 643 by the review decision generator 648 which, if the coverage is approved, again calculates the premium rate 654, determines the terms for the premium rate 655, binds the insurance 656 and issues the proof of coverage 657.. FIG.

66 is a flow chart of a method of issuing a cargo insurance policy by an issuer according to a preferred embodiment of the present invention. A generic cargo insurance policy is created 661 comprising at least one basic rate for insurance...

...of this invention. The embodiments of the, invention in which an exclusive property or privilege is claimed are defined as follows:

13/3, K/9 (Item 9 from file: 349)  
DI ALCG R) File 349: PCT FULLTEXT  
(c) 2011 WPO/Thomson. All rts. reserv.

00878899 \*\*Image available\*\*  
SYSTEM AND METHOD FOR ADMINISTERING A FINANCIAL PROGRAM INVOLVING THE  
COLLECTION OF PAYMENTS  
SYSTEME ET PROCEDURE DESTINEE A ADMINISTRER UNE PROGRAMME FINANCIER  
IMPLIQUANT L'ENCAISSEMENT DES PAIEMENTS

Patent Applicant/Assignee:

GE FINANCIAL ASSURANCE HOLDINGS INC, 6604 West Broad Street, Richmond, VA  
23230, US, US (Residence), US (Nationality)

Inventor(s):

RUTH Robin C, 4029 Crutchfield Street, Richmond, VA 23225, US,  
XIAO Jia, 6001 Manor Park Terrace, Glen Allen, VA 23059, US,  
WESTERN Deborah P, 10302 Warren Road, Glen Allen, VA 23060, US,  
NUTT LaMont H, 924 Arherst Lane, Virginia Beach, VA 23464, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street,  
N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200213118 A1, 20020214' (WO 0213118)

Application: WO 2001US41646 20010810 (PCT/WO 0141646)

Priority Application: US 2000224234 20000810; US 2001773539 20010202

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CJ CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MX SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 24728

Main International Patent Class (v7): G06F-017/60

Claim

... aspects of the system 102 which handle loan processing should be able  
to interact with aspects of the system 102 which handle cash surrender  
value processing (since coverage will cease if a loan balance  
exceeds cash surrender value). Further, for example, aspects of the  
system 102 which handle premium billing and payment processing should be  
able to interact with aspects of the system 102 which handle policy  
maintenance processing (since premiums will change if coverage  
changes). Thus, in general terms, the system 102 may be said to involve  
the performance of plural processing routines... and payment processing  
refers to printing and mailing billing statements, and then applying  
payments that are received (e.g., crediting the payments to particular  
policies), as well as related processing tasks. In connection

therewith, a "premium" refers to a minimum amount which must be paid on a periodic basis (as contractually agreed) to keep the policy in force.

Loan processing refers to various tasks associated with establishing and administering loans, such as setting up a loan on a policy, charging annual interest, billing annual interest...IV (in section No. 3 below) may be used to facilitate performance of selected steps in the above-described procedure, and/or for performing maintenance processing associated with the policies. For instance, a Policy Data Screen (FIG. 11) pulls up policy details in response to input of a policy number. The "UPDATE INSURED NAME..."

...that was maintained on the prior system 114 at the time of conversion. This feature reduces the risk of losing data in the conversion process. A Policy Maturity Year Screen (FIG. 16) allows a user to make corrections to maturity dates for policies. More specifically, this screen lists policies having blank (i.e., a policy number, loan date, and loan amount. In one embodiment, the loan amount should be less than the cash surrender value (CSV) for the policy and processing associated with the screen determines if this is true. When the user presses the "Loan Approval" button, the system approves or denies the loan (depending...the premium for a prescribed amount of time, because of, for instance, his or her disability, provided that a disability rider is present on the policy. In step 604, the process includes updating the policy to waiver status (i.e., "WAV" status). In step 606, premiums paid during the waiver period can be refunded. In step 608, the process includes...using the system 100 of FIG. 1 with respect to one exemplary customer. By way of overview, the process includes an initial step 902 of receiving a request from an external system for policy information. In response to this request, in step 904, the system 100 updates the - 26 policy status to death claim filed (i.e., "DTHF"). In step 906, the system sends requested policy information to the claims system. Another aspect of the death claims processing includes an initial step of receiving an indication that a death claim...up (RPU) type with MDO and WP debit modes; (7) YTD number of policies surrendered with MDO and WP debit modes; (8) YTD number of policies with death claim processed (DTHP) having MDO and WP debit modes; (9) YTD number of policies with matured endowment processed (MATP) having MDO and WP debit modes; (10) YTD number of lapsed life policies with MDO and WP debit modes; (11) number of paid...EE ADDRESS -LINE-1; ADDRESS-LINE-2; whether the policy may be obtained from the converted records

13/3, K/10 (Item 10 from file: 349)  
DIALOG(R) File 349: PCT\_FULLTEXT  
(c) 2011 WPO Thomson. All rights reserved.

00846410 \*\*Image available\*\*

AUTOMATED INSURANCE SYSTEM AND METHOD

AUTOMATED INSURANCE SYSTEM AND METHOD

Patent Applicant/Assignee:

AUTOCARE ALLIANCE INC, c/o Freedman, Joel, 223 Alta Avenue, Santa Monica, CA 90402, US, US (Residence), US (Nationality)

Inventor(s):

FREEDMAN Joel, 714 Esplanade Street, Redondo Beach, CA 90277, US,

VEITZER Pamela, 233 Alta Avenue, Santa Monica, CA 90402, US,

Legal Representative:

BELL Michael J (et al) (agent), Howrey Simon Arnold & White, LLP, 1299

Pennsylvania Avenue, N.W., Box 34, Washington, DC 20004-2402, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200180128 A2 20011025 (WO 0180128)

Application: WO 2001US12021, 20010413 (PCT/WO 00/5112021)  
 Priority Application: US 2000196928 20000413; US 2001833074 20010412  
 Designated States:  
 (Protection type is "patent" unless otherwise stated - for applications prior to 2004)  
 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
 EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS  
 LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
 TM TR TT TZ UA UG UZ VN YU ZA ZW  
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
 (EA) AM AZ BY KG KZ MD RU TJ TM  
 Publication Language: English  
 Filing Language: English  
 Fulltext Word Count: 17333

Main International Patent Class (v7): G06F-017/60

### Detailed Description

... and visitor files current. This information can be requested automatically when policyholders or visitors/members log in to the web portal, as well as through request forms sent by email and regular mail.

Information in the database could allow the Company to customize many of its public relations and marketing materials, and enable...  
 ... highly charged competitive environment, insurance Agents/Brokers can realize significant benefits by offering consumer-oriented, value-driven policies that are truly unique and beneficial. The present invention can help Agents/Brokers, differentiate themselves from their competitors, improve customer retention, and attract new customers who would be difficult to reach otherwise.

A company practicing the present invention could establish a network of independent Agents/Brokers who will be offered a combination of marketing tools to enhance customer awareness of the Company's program and maximize sales performance. Agents/Brokers could...

... premium basis.

### OPERATIONS OVERVIEW Management

The Company's management can make full use of the invention's leading edge information system to exercise full underwriting control; issue policies; collect premiums; perform accounting, actuarial, safety, and loss control services; adjust and pay losses and claims; maintain appropriate policyholder retention levels; administer the Company's necessary to process insurance applications. The financial management system can then automatically calculate non-binding quotes, which can be made available instantaneously to Agents/Brokers and prospective policyholders through the web portal. Concurrently, the financial management system will preferably organize the...  
 ...the underwriters require more information, they can initiate phone calls with or remit electronic messages to Agents/Brokers or other appropriate parties to accelerate the process of approving and, issuing policies.



Once all the necessary information is in hand, the Central Data Center will preferably calculate final quotes, and either schedule a time for Company personnel...

...of the Company. Also, additional steps may be performed as desired as will be apparent to one skilled in the art.  
In step 102, upon acceptance of policyholder applications (prior to (inverted exclamation mark)ssuing binders), policyholders have their vehicles professionally inspected by Company personnel or Aligned Providers. In step 104, the Company personnel...

13/3, K/11 (Item 11 from file: 349)  
DI ALCO R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rts. reserv.

00816854 \*\*Image available\*\*  
METHOD AND SYSTEM FOR REMOTELY MANAGING BUSINESS AND EMPLOYEE  
ADMINISTRATION FUNCTIONS  
PROCEDE ET SYSTEME DESTINES A GERER A DISTANCE DES ENTREPRISES ET DES  
FONCTIONS D'ADMINISTRATION DES EMPLOYES

Patent Applicant/Assignee:  
EMPLOYEE MATTERS INC, 9A Riverbend Drive South, Stamford, CT 06907, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:  
COOPERSTONE Elliot, 9A Riverbend Drive South, Stamford, CT 06904, US, US  
(Residence), US (Nationality), (Designated only for: US)

PHAM H Thach, 9A Riverbend Drive South, Stamford, CT 06904, US, US  
(Residence), GB (Nationality), (Designated only for: US)

Legal Representative:  
HALL David A (et al) (agent), Heller Ehrman White & McAuliffe LLP, Suite  
700, 4250 Executive Square, La Jolla, CA 92037, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150395 A2-A3 20010712 (WO 0150395)  
Application: WO 2001US268 20010104 (PCT/WO 0100268)  
Priority Application: US 2000174480 20000104

Parent Application/Grant:

Related by Continuation to: US 2000174480 20000104 (CON)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX NZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15511

Main International Patent Class (v7): G06F-009/46

International Patent Class (v7): G06F-017/60

Claim

... inventive employee administration and human outsourcing system  
presents screens and forms to a business subscriber for input of data.  
The business subscriber enters information as requested, and the  
system accepts the data using appropriate encryption security  
measures. Certain defined business translation rules allow the business  
subscriber data to be processed and translated into the form...2, in an

on-line environment, i.e., connected to the network 21 (Figure 3), to which the integration facility 52 may have access. As presently contemplated, the third party service provider products 54 may include at least the following services:

- (a) Retirement plans, including 401(k) 55a;
- (b) Unemployment 55d and Worker's compensation 56f insurance...

...panoply of services included in the benefits package. The pricing of benefit packages may be performed in a number of ways, e.g., an arbitrary fixed price may be pre-assigned to each benefits package. In another embodiment, each service provider may provide, to the system 10, a list of factors used...

...That is because each location and jurisdiction has laws and requirements, different from those in other jurisdictions, with respect to many of the offered insurance and other services. In the preferred embodiment of the present invention, each third party provider may contribute or grant a cost calculating algorithm or a table relationship from which the cost of the offering may be derived. The customer is...stop compensatory payments as well as unemployment and tax deductions for the benefit packages 54; the health insurance benefit will terminate and an appropriate COBRA coverage will be issued; and investment programs (retirement, 401K, profit sharing) will issue change requests, and so on. At each step, the employer or employee will be asked to...primitives) behind the process flow of the system as well as site and screen navigation metaphors. The Infrastructure layer 804 includes the various servers that receive user requests for operation, including data entry and data retrieval. Thus, servers must be provided for each type of data format that will be supported by the...Layer" 808 contains the various applications (or processing engines of the respective applications) that perform the processing required to support a given business function. These application logic engines are responsible for performing the functions, enforcing appropriate sequencing rules, and determining the intermediate outcome for each of their processing steps. The applications are selected by the...

...capitalized on existing platforms, hardware, and support infrastructure to take advantage of the economies of scale and to fully leverage the existing infrastructure.

- (6) Each application will obtain data in response to requests,

10 on the fly, from a common data store. Where this is not possible, the Integration layer ensures synchronization. The applications provided through the...inquiries, through the public site. System partners also gain access over the Internet and through the firewall. The server machines of the infrastructure layer next receive process such client requests, and then interface with the system backbone, after passing through a firewall machine. The carriers, vendors, and partners of the Partners layer (Fig. 8) connect...The external component E trusts the internal component I to access the right service provider (SP) or trusted intermediary server, to protect client identity and request data, and to protect response data. The system developer uses the security gateway and external/internal architecture to prevent external users (clients) from accessing internal service providers directly, and then...Data layer of the system maintains a central data store for employee data to provide a repository from which data is provided as needed, in response to a request by a business application. The Data layer processes that retrieve the data from the central store for a business application will automatically determine any different...

...requires employee address, the system simply goes to the central data store, and a process automatically formats the address data into a form that is acceptable to the requesting application. As

noted above, the data models of the system 800 reflect the business rules and methodology employed by the system. Accordingly, the system data model... Processing

Thus, the system 800 is driven by triggering events that initiate data processes to update the data store, thus ensuring that business processes that receive requested data through the Data layer will receive updated information. Figure 16 is a flow diagram that illustrates the processing of the system in response... indicating a change in residence, and will automatically determine that the new state of residence will require different tax computation and changes in health care coverage and the like. Similarly, processes of the Data layer will detect that the end of the calendar year has passed, and will automatically initiate computation of tax calculations and will...

...is completed, the system is ready to respond to business application requests for data with current information. As noted above, a business application may request a data record, in response to an employee query or an authorized user query from an appropriate user interface screen. The Data layer receives the data request, determines the data records that contain relevant information, and retrieves the requisite data from the system data store. This processing is represented by the Figure... second client company, which did not offer dental health insurance, will not be subjected to data queries to elicit data store information related to dental coverage, and their payroll processing will not include dental health insurance coverage payroll deductions. Such configuration processing is transparent to the client companies and to their employees, so that the mixture of business applications offered to multiple client companies (and their respective... the second set into at least one integrated benefits package; and (f) determining a price of each said at least one integrated benefits package, said price binding said at least one third party provider of employee benefit services comprising said individual benefits package for a defined period of time.

2 The method...

...second set of the human resource and the employee benefit products comprises one or more applications from the set comprising: retirement plans including 401K; unemployment insurance; Worker's compensation insurance; group health insurance; dental insurance; group life insurance; disability insurance; employee assistance; tax filing services; and child care services.

4 The method of claim 3, wherein said first... of said products comprising a source of data, wherein at least two of said products format said sources of data differently, said method comprising:

- (a) receiving a request from a requestor to conduct an operation on said data of said plurality of products;
- (b) conducting said operation on a shared data source;
- (c) initiating a plurality...

13/3, K/12 (Item 12 from file: 349)  
DIALOG(R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rights reserved.

00806392  
TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A  
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF  
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE

DANS UN ENVIRONNEMENT DU TYPE CHAÎNE D'APPROVISIONNEMENT RESEAUTÉE, ET  
 PROCÉDÉ ASSOCIÉ  
 Patent Applicant/Assignee:  
 ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
 (Residence), US (Nationality)  
 Inventor(s):  
 M KURAK Michael G. 108 Englewood Blvd., Hamilton, NJ 08610, US,  
 Legal Representative:  
 HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
 2029 Century Park East, Los Angeles, CA 90067-3024, US,  
 Patent and Priority Information (Country, Number, Date):  
 Patent: WO 200139086 A2 20010531 (WO 0139086)  
 Application: WO 2000US32310 20001122 (PCT/WO US0032310)  
 Priority Application: US 99444653 19991122; US 99447623 19991122  
 Designated States:  
 (Protection type is "patent" unless otherwise stated - for applications  
 prior to 2004)  
 AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES  
 FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
 MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ  
 UA UG UZ VN YU ZW  
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
 (EA) AM AZ BY KG KZ MD RU TJ TM  
 Publication Language: English  
 Filing Language: English  
 Fulltext Word Count: 156214  
 Main International Patent Class (v7): G06F-017/60

# **Detailed Description**

... Transactions may be completed through the use of a credit card reader  
 and a PIN number entering means.

In one example of a related system insurance agents at remote  
 office on-line terminals communicate with a central processor which  
 includes a data bank, storing data as to risks to be insured,  
 client information, insurance premium  
 information and predetermined text data for incorporation into  
 insurance  
 contracts. An agent at a terminal keys in information regarding a risk  
 and other data needed to write insurance for that risk. To assist  
 him a tiform is displayed on his terminal by the central processor, and  
 he merely enters the pertinent information in...

...electronically stored and displayed to underwriter personnel.  
 Concurrently the insurance contract is mailed to the client. The  
 underwriter can decide to cancel or alter the contract.  
 Alternatively, the underwriting function is carried out before the  
 contract is printed and mailed. In this system the terminals operate  
 on-line, underwriting is performed...determine if he or she is willing to  
 sell the product for a lower or the same price, (Le., in accordance with  
 the merchant's pricing policy).

Various pricing systems are known, although virtually none implement  
 complex pricing policies. Many systems, especially in the stock brokerage  
 area, will  
 provide market pricing of...  
 ...services. User information is collected for order processing, including  
 an address for delivery and billing. In the alternative, a user may enter  
 an alphanumeric code representative of a source of currency, such  
 as a  
 credit card number or bank account number. Optionally, the user may be

allowed to select a shipping...the server to facilitate the execution of the application. The server checks the database of licenses, and if the appropriate licenses are available, grants the request. As requests 1 0 are received and licenses granted, the relevant information is logged into a file to track usage of the various applications.

13/3, K/13 (Item 13 from file: 349)  
DI ALCQ R) File 349: PCT FULLTEXT  
(c) 2011 WPO Thomson. All rts. reserv.

00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LOCS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

M KURAK Michael G. 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HI CKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ  
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Main International Patent Class (v7): G06F-017/60

#### Detailed Description

... given. It should be noted that mileage and the like could be calculated where services are to be rendered at a location remote to the provider.

Optionally, mathematical formulas based on multiple applicable tax laws may be used in the calculation of the tax. Such applicable tax laws may include only electronic license to use.

As shown in Figure 64, a method, system and article of manufacture is provided for automatically generating a contract between an owner of software and a user of the software.

First, in operation 6402, a user is allowed to request to utilize a software...

...the application. The server checks the database of licenses, and if the

appropriate licenses are available, grants the request. As requests are received and licenses granted, the relevant information is logged into a file to track usage of the various applications.

5

If a license is not available, the client contacts...statistics

194

In operation 6610, shown in Figure 66, the content channels component of the present invention also permits generation of messages which may be sent to selected users at predetermined times or automatically upon occurrence of a particular event. The users may sign up to receive the messages, or they...

... custom template based publishing by displaying selected content and applications based on the profile of a user. Note operation 6614 of Figure 66. Content is obtained from multiple data sources, including static, database, and third party sites. Optionally, the content may be matched to particular users via configurable business rules.

ADMINISTRATIVE Legal questions and issues are accepted and stored for later reply. A user is also allowed to register for branding usage. Media kits may be provided.

19/3, K/1 (Item 1 from file: 348)

DIALOG (R) File 348: EUROPEAN PATENTS

(c) 2011 European Patent Office. All rights reserved.

01796015

Mobile electronic commerce system

Mobilis elektronisches Handelssystem

Système de commerce électronique mobile

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216884), 1006, Oaza-Kadoma, Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

Takayama, Hisashi, 5-6-12-104 Matsubara, Setagaya-ku Tokyo 156-0043, (JP)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhauser Anwaltssozietät (100721), Maximilianstrasse 58, 80538 München, (DE)

PATENT (CC, No, Kind, Date): EP 1467300 A1 041013 (Basic)

APPLICATION (CC, No, Date): EP 2004015278 980813;

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

RELATED PARENT NUMBER(S) - PN (AN):

EP 950968 (EP 98937807)

INTERNATIONAL PATENT CLASS (V7): G06F-017/60; H04Q-007/32;

G07F-007/08

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A (English) 200442 17631

SPEC A (English) 200442 160348

Total word count - document A 177979

Total word count - document B 0

Total word count - documents A + B 177979

INTERNATIONAL PATENT CLASS (V7): G06F-017/60...

... G07F-007/08

... SPECIFIC EMBODIMENT OF THE PRESENT INVENTION;

Fig. 89B is a specific diagram showing the data structure of a ticket order that is transmitted, during the ticket order processing, from the service system to the ticket issuing system according to the embodiment of the present invention;

Fig. 90A is a specific diagram showing the data structure of a ticket order response that is transmitted, during the ticket order processing, from the ticket issuing system to the service system according to the embodiment of the present invention;

Fig. 90B is a specific diagram showing the data structure of a ticket order response that is transmitted, during the ticket order processing, from the service system to the mobile user terminal according to the embodiment of the present invention;

Fig. 91A is a specific diagram showing the...

...that is transmitted, in the telephone card purchase processing, from the telephone card issuing system to the service system according to the embodiment of the present invention;

Fig. 105B is a specific diagram showing the data structure of a receipt that is transmitted, in the telephone card purchase processing, from the service system to the mobile user terminal according to the embodiment of the present invention;

Fig. 107A is a specific diagram showing the...

19/3, K/2 (Item 2 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

(c) 2011 European Patent Office. All rights reserved.

01230166

Method to provide authorization, a certifying authority, a terminal, a service provider and a certificate realizing such a method

Verfahren zur Herstellung von Berechtigungen, Zertifizierungsautorität, Endgerät, Dienstanbieter und Zertifikat zur Realisierung eines solchen Verfahrens

Procédé pour fournir des autorisations, autorité de certification, terminal, fournisseur de services et certificat pour réaliser un tel procédé

PATENT ASSIGNEE:

Aicatel Lucent, (7740790), 54 rue La Boétie, 75008 Paris, (FR),  
(Proprietor designated states: all)

INVENTOR:

Penders, Alain, Visserijstraat 114, 3590 Diemen, (BE)

LEGAL REPRESENTATIVE:

Narmon, Gisele Marie Therese (83943), Aicatel Bell N.V. Intellectual Property Department Copernicuslaan 50, 2018 Antwerpen, (BE)

PATENT (CC, No, Kind, Date): EP 1065861 A1 010103 (Basic)  
EP 1065861 B1 080409

APPLICATION (CC, No, Date): EP 99401613 990628;

DESIGNATED STATES: DE; ES; FI; FR; GB; IT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): H04L-029/06; H04L-009/32;

G06F-001/00

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

H04L-0029/06 A I F B 20060101 20000125 H EP

H04L-0009/32 A I L B 20060101 20000125 H EP

G06F-0001/00 A I L B 20060101 20000125 H EP

ABSTRACT WORD COUNT: 128

NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; English  
FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200101 | 569        |
| CLAIMS B                           | (English) | 200815 | 648        |
| CLAIMS B                           | (German)  | 200815 | 623        |
| CLAIMS B                           | (French)  | 200815 | 740        |
| SPEC A                             | (English) | 200101 | 3494       |
| SPEC B                             | (English) | 200815 | 3611       |
| Total word count - document A      |           |        | 4064       |
| Total word count - document B      |           |        | 5622       |
| Total word count - documents A + B |           |        | 9686       |

... INTERNATIONAL PATENT CLASS (V7): G06F-001/00

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

... G06F-0001/00 A I L B 20060101 20000125 H EP

... SPECIFICATION cryptographic system that allows industry-wide security policy and authorization information to be encoded into the signatures and certificates by employing attribute certificates to enforce policy and authorization requirements. Verification of policy and authorization requirements is enforced in the system by restricting access to public keys to users who have digitally signed and agreed to follow rules of the...

... that do e.g. call control on the phone whereby any service provider can take over control of the phone e.g. make calls and accept or reject calls. In order to prevent malicious service providers from abusing someone's phone, a certificate based authentication system is used. Only if the service provider can present a certificate that is signed by a certifying authority e.g. a telecommunication network operator, the service provider is allowed access to these dangerous functions...

19/3, K/3 (Item 3 from file: 348)

DI ALCO R) File 348: EUROPEAN PATENTS

(c) 2011 European Patent Office. All rts. reserv.

01030324

MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD. (216884), 1006, Caza-Kadoma, Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hi sashi, 5-6-12-104, Matsubara, Setagaya-ku, Tokyo 156-0043, (JP)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhauser Anwaltssozietät (100721)  
Maximilianstrasse 58, 80538 München, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)

WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

RELATED DIVISIONAL NUMBER(S) - PN (AN):  
(EP 2004015278)

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1



LANGUAGE (Publication, Procedural, Application): English; English; Japanese  
FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 9942   | 17239      |
| SPEC A                             | (English) | 9942   | 160346     |
| Total word count - document A      |           |        | 177585     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 177585     |

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

... SPECIFICATION that is exchanged between the gate terminal (the merchant terminal 102 or 103, the accounting device, or the electronic telephone accounting device) and the merchant processor according to the embodiment of the present invention;

Fig. 88F is a specific diagram showing the data structure of a data update instruction that is...

... and the merchant processor according to the embodiment of the present invention;

Fig. 89A is a specific diagram showing the data structure of a ticket order that is transmitted, during the ticket order processing, from the mobile user terminal to the service system according to the embodiment of the present invention;

Fig. 89B is a specific diagram showing the data structure of a ticket order that is transmitted, during the ticket order processing, from the service system to the ticket issuing system according to the embodiment of the present invention;

Fig. 90A is a specific diagram showing the data structure of a ticket order response that...

... the present invention;

Fig. 90B is a specific diagram showing the data structure of a ticket order response that is transmitted, during the ticket order processing, from the service system to the mobile user terminal according to the embodiment of the present invention;

Fig. 91A is a specific diagram showing the... that is transmitted, in the telephone card purchase processing, from the telephone card issuing system to the service system according to the embodiment of the present invention;

Fig. 105B is a specific diagram showing the data structure of a receipt that is transmitted, in the telephone card purchase processing, from the service system to the mobile user terminal according to the embodiment of the present invention;

Fig. 107A is a specific diagram showing the...

19/3, K/4 (Item 4 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

(c) 2011 European Patent Office. All rts. reserv.

00957813

PERSONAL ELECTRONIC SETTLEMENT SYSTEM, ITS TERMINAL, AND MANAGEMENT APPARATUS

PERSONLICHES ELEKTRONISCHES REGELUNGSSYSTEM, TERMINAL UND MANAGEMENTAPPARAT  
SYSTEME DE REGLEMENT ELECTRONIQUE PERSONNEL, TERMINAL DE CE DERNIER ET  
APPAREIL PERMETTANT DE GERER CE SYSTEME

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Caza Kadoma,  
Kadoma-shi, Osaka-fu, 571, (JP), (applicant designated states:  
DE, FR, GB)

INVENTOR:

TAKAYAMA, Hi sashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156, (JP)

LEGAL REPRESENTATIVE:

Casalonga, Axel et al. (14511), BUREAU D. A. CASALONGA - JOSSE  
 Morassstrasse 8, 80469 München, (DE)  
 PATENT (CC, No, Kind, Date): EP 910028 A1 990421 (Basic)  
 WO 9821677 980522  
 APPLICATION (CC, No, Date): EP 97912468 971114; WO 97JP4161 971114  
 PRIORITY (CC, No, Date): JP 96316897 961114; JP 97117681 970422  
 DESIGNATED STATES: DE, FR, GB  
 INTERNATIONAL PATENT CLASS (V7): G06F-017/60;  
 ABSTRACT WORD COUNT: 119

LANGUAGE (Publication, Procedural, Application): English; English; Japanese  
 FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 9916   | 12261      |
| SPEC A                             | (English) | 9916   | 116678     |
| Total word count - document A      |           |        | 128939     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 128939     |

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

... SPECIFICATION of an inquiry call according to the second embodiment of the present invention;  
 Fig. 96C is a specific diagram showing the data structure of a response to an inquiry call request according to the second embodiment of the present invention;  
 Fig. 96D is a specific diagram showing the data structure of a response to reception of an inquiry call according to the second embodiment...  
 ... a main flowchart (1) for the service manager processor according to the second embodiment of the present invention;  
 Fig. 97B is a flowchart showing the processing continued from Fig. 97A;  
 Fig. 98 is a main flowchart (2) for the service manager processor according to the second embodiment of the present invention...

27/3, K/1 (Item 1 from file: 349)  
 DIALOG R) File 349: PCT FULLTEXT  
 (c) 2011 WPO/Thomson. All rights reserved.

00511586  
 WHOLESALE FINANCING PROGRAM (WFP)  
 PROGRAMME DE FINANCEMENT DE COMMERCE DE GROS (WFP)  
 Patent Applicant/Assignee:  
 TAUBENSCHLAG John George,  
 Inventor(s):  
 TAUBENSCHLAG John George,  
 Patent and Priority Information (Country, Number, Date):  
 Patent: WO 9942938 A2 19990826  
 Application: WO 99AU121 19990223 (PCT/ WO AU9900121)  
 Priority Application: AU 981960 19980223  
 Designated States:  
 (Protection type is "patent" unless otherwise stated - for applications prior to 2004)  
 AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH  
 GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN  
 MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU  
 ZK ZH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE  
 DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR  
 NE SN TD TG  
 Publication Language: English  
 Fulltext Word Count: 1266

#### Detailed Description

Wholesale Financing<sup>2</sup>. Protiram (WFP)

This invention relates to a process using a processing device, being a hardware and software driven inter-connected computer network using computerized communication links as described in Figure 1 by the data flow arrows marked 1 through 24, for the financing of wholesale trading. Through a given ordering...

...worthiness. Upon the WFP service provider's Banker being satisfied that the Retailer is worthy to be granted credit, it offers to the Retailer an Insured Unsecured Irrevocable Assignable Bank Guarantee for the amount of the ordered stock from the wholesaler. This financial instrument is payable to the Wholesaler on presentation...

...Letters of Credit if so required by the wholesaler to purchase the ordered stock from either local or overseas Suppliers. The stock is freighted fully insured, is processed at the wholesaler's warehouse and subsequently delivered and invoiced to the Retailer. Upon the Retailer's payment of its account to the...its option to cash the Bank Guarantee. The Bank will then claim the paid amount to the wholesaler from the WFP Service Provider's nominated Insurer, which results in the Bank being fully reimbursed. After paying the Bank the Insurer reserves its right of recovery from the Retailer, and to report the defaulting retailer to a credit record bureau 'le agency.

or mercanti

SUBSTN00 SHEET...

...application, authorising (4) the WFP Service Provider and (4A) the nominated WFP banker to check its credit worthiness and to issue on its behalf an insured unsecured irrevocable, assignable guarantee in favour of the Wholesaler. Once the nominated bank is satisfied that the Retailer's credit is in order, it approves the application and sends it (5) via the WFP Service Provider (6) to the WFP Service Provider's Insurer, seeking the issue of the insurance cover for the bank guarantee. Upon approval being granted, the insurer (7) issues the policy in favour of the bank and (8) reports the event to the WFP Service Provider. The bank issues the insured unsecured irrevocable assignable bank guarantee on behalf of the Retailer, in favour of the Wholesaler and (9) informs the WFP Service Provider, whom in turn (10) informs the Wholesaler that the sale of inventories transaction to the Retailer is fully guaranteed by effect of an insured, unsecured, irrevocable, assignable bank guarantee. The Wholesaler then may exercise its option to raise unsecured working capital by requesting the bank (11) via the WFP Service Provider, to withhold the insured unsecured irrevocable assignable bank guarantee(s) as security for an advance by means of a letter of credit issued in favour of the Inventories Supplier...the outstanding debt represented by moneys advanced by means of the L/C if any, and keeps the balance. (20) The bank claims on the insurance policy covering the insured unsecured irrevocable assignable bank guarantee. The service provider's insurer (21) assigns to the Wholesaler the duty of (22) Judicial recovery from the Retailer, and instructs the WFP Service Provider (23) to report to a mercantile agency the default incurred by the Retailer. Upon recovering from the retailer, (24) the wholesaler reimburses the WFP service provider's insurer.

SUBSTN-UTE SBEET (Rule 26) (RQ AU)

27/3,K/2 (Item 1 from file: 348)  
DILOQ R) File 348: EUROPEAN PATENTS

(c) 2011 European Patent Office. All rts. reserv.

02615076

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur Verwaltung sicherer Transaktionen und zum Schutz der elektronischen Rechte

Systemes et procedes de gestion de transactions securisees et de protection des droits electroniques

PATENT ASSIGNEE:

Intertrust Technologies Corp., (7745470), 955 Stewart Drive, Sunnyvale CA 94085-3913, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl, L., 10404 43rd Avenue, Beltsville MD 20705, (US)

Shear, Victor, H., 5203 Battery Lane, Bethesda MD 20814, (US)

Spahn, Francis, J., 2410 Edwards Avenue, El Cerrito CA 94530, (US)

Van We, David, M., P.O. Box 5610, Eugene OR 97405, (US)

LEGAL REPRESENTATIVE:

Williams, Michael Ian (92852), fj Cleveland 40-43 Chancery Lane, London

WC2A 1JQ (GB)

PATENT (OC, No, Kind, Date): EP 2015214 A2 090114 (Basic)

APPLICATION (OC, No, Date): EP 200810555 960213;

PRIORITY (OC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PATENT NUMBER(S) - PN (AN):

EP 861461 - (EP 96922371)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20081124 H EP

ABSTRACT WORD COUNT: 88

NOTE:

Figure number on first page: 80

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|----------------|----------|--------|------------|
|----------------|----------|--------|------------|

|          |           |        |     |
|----------|-----------|--------|-----|
| CLAIMS A | (English) | 200903 | 613 |
|----------|-----------|--------|-----|

|        |           |        |        |
|--------|-----------|--------|--------|
| SPEC A | (English) | 200903 | 194827 |
|--------|-----------|--------|--------|

|                               |        |
|-------------------------------|--------|
| Total word count - document A | 195440 |
|-------------------------------|--------|

|                               |   |
|-------------------------------|---|
| Total word count - document B | 0 |
|-------------------------------|---|

|                                    |        |
|------------------------------------|--------|
| Total word count - documents A + B | 195440 |
|------------------------------------|--------|

... SPECIFICATION low level management of SPU 500 memory devices such as EEPROM and FLASH memory (either alone or in combination with memory manager 578 and/or virtual memory manager 580).

F. Kernel/Dispatcher BIU handler 586

BIU handler 586 in the preferred embodiment manages the bus interface unit 530 (if present). It...

27/3, K/3 (Item 2 from file: 348)

DIALOG R) File 348: EUROPEAN PATENTS

(c) 2011 European Patent Office. All rts. reserv.

02470278

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren fur sichere Transaktionsverwaltung und elektronischen Rechtsschutz

Systemes et procedes de gestion de transaction securisee et de protection des droits electroniques

PATENT ASSIGNEE:

Intertrust Technologies Corp., (7745470), 955 Stewart Drive, Sunnyvale CA  
94085-3913, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, MD 20705, (US)  
Shear, Victor H., 5203 Battery Lane, Bethesda, MD 20814, (US)  
Spann, Francis J., 2410 Edwards Avenue, El Cerrito, CA 94530, (US)  
Van We, David M., PO Box 5610, Eugene, OR 97405, (US)

LEGAL REPRESENTATIVE:

Williams, Michael Ian (92852), fJ Qeveland, 40-43 Chancery Lane, London  
WC2A 1JQ (GB)

PATENT (CC, No, Kind, Date): EP 1923814 A2 080521 (Basic)

EP 1923814 A3 080625

APPLICATION (CC, No, Date): EP 2008100047 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0021/00 A I F B 20060101 20080417 H EP

ABSTRACT WORD COUNT: 142

NOTE:

Figure number on first page: 79

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|----------------|----------|--------|------------|
|----------------|----------|--------|------------|

|          |           |        |     |
|----------|-----------|--------|-----|
| CLAIMS A | (English) | 200821 | 904 |
|----------|-----------|--------|-----|

|        |           |        |        |
|--------|-----------|--------|--------|
| SPEC A | (English) | 200821 | 194811 |
|--------|-----------|--------|--------|

|                               |        |
|-------------------------------|--------|
| Total word count - document A | 195747 |
|-------------------------------|--------|

|                               |   |
|-------------------------------|---|
| Total word count - document B | 0 |
|-------------------------------|---|

|                                    |        |
|------------------------------------|--------|
| Total word count - documents A + B | 195747 |
|------------------------------------|--------|

... SPECIFICATION to whom it is delivered. Furthermore, VDE guarantees that all parties can trust that such information cannot be received by anyone other than the intended, authorized, party(ies) because it is encrypted such that only an authorized party, or her agents, can decrypt it. Such information may also be derived through a secure VDE process at a previous pathway-of-handling location to produce secure VDE ... The event summaries may be maintained, analyzed and used by SPE 503 (HPE 655) or a VDE administrator to determine and potentially limit abuse of electronic appliance 600. In the preferred embodiment, such parameters may be stored in secure memory (e.g., within the NVRAM 534b of SPU 500).

There are...

... result in SPE 503 (HPE 655) refusing to service user requests until it is reset by aVDE administrator. Calls to the system wide event summary process may preferably be built into all load modules that process the events that are of interest.

The following table shows examples of events that may...

27/3, K/4 (Item 3 from file: 348)

DIALOG R) File 348: EUROPEAN PATENTS

(c) 2011 European Patent Office. All rts. reserv.

00430360

Remote authentication and authorisation in a distributed data processing system

Fernbegl aubigung und -autorisierung in einem verteilten Dat enverarbeitungssystem

Authentification et autorisation a distance dans un systeme de traitement

de donnees distribue.

PATENT ASSIGNEE:  
International Business Machines Corporation, (200120), Old Orchard Road,  
Armonk, N.Y. 10504, (US), (applicant designated states: DE; FR; GB)

INVENTOR:  
Johnson, Donavan William PO Box 230-3000, Georgetown, TX 78627, (US)  
Smith, Todd Allen, 1802 Apricot Glen, Austin, TX 78746, (US)

LEGAL REPRESENTATIVE:  
Bailey, Geoffrey Alan (27921), IBM United Kingdom Limited Intellectual  
Property Department Hursley Park, Winchester Hampshire SO21 2JN, (GB)

PATENT (CC, No, Kind, Date): EP 456920 A2 911121 (Basic)  
EP 456920 A3 920422  
APPLICATION (CC, No, Date): EP 90303880 900410;  
PRIORITY (CC, No, Date): US 352075 890515  
DESIGNATED STATES: DE; FR; GB  
INTERNATIONAL PATENT CLASS (V7): G06F-001/00;  
ABSTRACT WORD COUNT: 162

LANGUAGE (Publication, Procedural, Application): English; English; English  
FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | EPABF1 | 1195       |
| SPEC A                             | (English) | EPABF1 | 7396       |
| Total word count - document A      |           |        | 8591       |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 8591       |

... SPECIFICATION embodiment of this disclosed arrangement, authentication is performed by passing an object called the authentication info 416, Fig. 4A, from the client machine to the server machine and receiving an acknowledgement called the ack 419 sent from the server back to the client. The actual contents of the authentication info object and the ack depend upon the particulars of the authentication mechanism and are... takes as input a user process's credentials 33 found in the block 32 and constructs the authentication info object 416, Fig. 4A. At the server, the authentication info object is processed by the server's authentication agent. This processing constructs a set of credentials that are meaningful at the server.

The request...

... receiver. Thus, the verifier is used for node to node identification.

Fig. 7 represents the processing of an operation that is requested of a remote server, such as opening a remote file with the open message, reading from a currently opened remote file with the read message, writing to a remote...

... required, processing continues at step 703 where the credentials list for this user is examined in an attempt to find a credentials id for the server that will be performing the remote operation. If a credentials id is found, it is inserted into the message for the original request, step 704...

... id and the retry limit for attempting to obtain a good credentials id has not been exceeded, step 707, the bad credentials id for the server is removed from the process's credentials list, step 710, and a new credentials id is obtained by performing steps 711-717. If no credentials...

... service message to the server, step 713, and a reply is waited for, step 714. After receiving the reply, it is examined to determine if the request...

... for service was granted by the server, step 715, and if it was not, the original remote operation cannot be performed, and fails, step

716. At step 715, the ack field returned...

...value obtained from the authentication agent during step 712. If the ack values don't match, there has been a failure to properly validate the remote machine and processing continues at 716. If the request...

...for service was granted by the server, a credentials id is returned, and is saved in step 717 for future use. The original request is now reattempted as processing continues at step...the retry limit was exceeded, then the reply to the original request is processed including the possibility of an exceeded retry limit, step 708, and processing of the remote request is complete, step 709.

The following programming design language code reflects the above described operation. (see image in original document) (see image in original document) (see image in original document)

Fig. 8 is a flowchart showing the way a server processes a request...

...service message for a remote machine. Processing begins at step 801. The verifier field in the message is checked for validity, step 802, to insure that the identity of the remote machine is known. If the verifier is found to be valid, the credentials info object found in the message, is passed to authentication agent at the server, step 803. If the authentication agent finds the credentials info object is valid, step 804, the credentials are obtained from the authentication agent, step 805...

...service. A determination is made as to whether or not the remote process has access to this server, step 806. This determination can be made by examining lists of remote users authorised or forbidden to use this system. If the remote process is authorised, an available entry in the credentials table is located, step 807. This may involve discarding an entry that has not been recently used...

...is incremented each time the credentials table entry at the index found in the first part has a new set of credentials stored into it. Servers are free to reuse credential table entries without the possibility that previously distributed credentials ids will mistakenly select an entry that has been reused for...

...design language code illustrates the above. (see image in original document) (see image in original document)

Fig. 9 shows a flowchart for processing at the server a message having a credentials id, such as the open message. Beginning at step 901, the verifier of the received message is checked for validity...

...are equal, the credentials in the table entry are extracted, step 906, and used by the kernel process that will perform this request at the server, step 907. The request is then attempted, step 908, after which processing is complete, step 910. If the verifier is found to be invalid in...

...to the client. For example, a remote user can have a valid credentials id because the user has been authenticated and authorised to use the server, however, the credentials that are established for the kernel process that is running on the user's behalf may not provide access to a file...checks on a read operation.

The following programming design language code describes the above operation. (see image in original document) (see image in original document)

Servers will open a file for a process on a client only if the permissions on the file allow such access by the remote

process. Once the file has been opened, e.g. reading, it is desirable to allow subsequent read operations to be performed without this authorisation check. This is accomplished by requiring a credentials id 423, Fig. 4B, on the open request 421 that allows the server to check the remote process's access rights to the file. While the file is open, the credentials id is not required from the client machine for access to the...

...service request.

Any client to server request requiring a credentials id, e.g. open, create, can be rejected because of a stale credentials id. A credentials id can go stale because the server has lost the corresponding credentials due to being temporarily powered down, reuse of the credentials table entries by more recently created credentials, or authentication policies...

...service request passes a set of information describing a client process to the server and it returns, among other things, the corresponding credentials id. The data that is passed between the two machines will depend upon the authentication and authorisation policy, supported by the authentication agent, that the requester is expecting the receiver to use in the processing of the request...

...are invalidated. Remote operations that occur after such an invalidation will require the acquisition of new authentication ids.

A process may be using several remote servers and have a separate credentials id for the use of each one. Each credentials id is acquired by the process as it is needed by...service to the corresponding server.

A receiver of a request...

...the group. This implies that the credentials info object constructed by the authentication agent at the client and processed by the authentication agent at the server includes identification of the policy that is to be used.

In summary, the steps that occur in establishing a credentials id for use by a...

## IV. Text Search Results from Dialog - NPL

### A. Abstract Databases

~~~

File 583: Gale Group Globalbase(TM) 1986-2002/ Dec 13  
(c) 2002 Gale/Cengage

File 474: New York Times Abs 1969-2011/Jan 21  
(c) 2011 The New York Times

File 475: Wall Street Journal Abs 1973-2011/Jan 21  
(c) 2011 The New York Times

File 35: Dissertation Abs Online 1861-2010/DEC  
(c) 2011 ProQuest Info&Learning

File 65: Inside Conferences 1993-2011/Jan 21  
(c) 2011 BLDSC all rights reserved.

File 99: Wilson Appl. Sci. & Tech Abs 1983-2010/Dec  
(c) 2011 The HW Wilson Co.

File 256: TecTrends 1982-2011/Jan 21  
(c) 2011 Info.Sources Inc. All rights reserved.

File 2: INSPEC 1898-2011/Jan 21  
(c) 2011 The IET

File 169: Insurance Periodicals 1984-1999/ Nov 15  
(c) 1999 NLS Publishing Co.

Set Items Description

S1 349679 INSURANCE ? OR INSURING OR INDEMNIFY



S2 2999843 QUOTATION? ? OR QUOTE? ? OR RATE? ? OR PREMIUM? ? OR PROPOSAL? ? OR PRICE? ? OR FEE OR FEES OR COST

S3 51512 S2(2N)(BINDABLE OR BINDING OR GUARANTEE? ? OR FIXED OR GIVEN OR SET OR PRESET OR PREDETERMINED)

S4 4635113 REQUEST? OR ORDER OR ORDERS OR APPLICATION? ?

S5 207154 S4(4N)(RECEIVE? OR RESPONSE? OR ACCEPT? OR OBTAIN? OR GET OR GETS OR GETTING OR GATHER? OR SENT OR SEND? OR TRANSMIT? OR STATE? ? OR STATING)

S6 828840 AGENT? ? OR AGENCY OR AGENCIES OR BROKER? ? OR PROVIDER? ? OR REPRESENTATIVE? ? OR REP OR REPS

S7 32398 S6(6N)(INTERMEDIATE? OR REINSTATE? OR INTRODUCE? OR PRESENT? OR REINTRODUCE? OR BRING? OR RECALL? OR ESTABLISH? OR REE)(INTERMEDIATE? OR INTRODUCE? OR PRESENT? OR CALL OR CALLING)

S8 59803 (POLICY OR POLICIES OR CONTRACT? ? OR COVERAGE OR SALE? ?) - (4N)(ISSUE? ? OR ISSUING OR PROCEED? OR PROCESS? OR COMPLETE? OR FINALIZE? OR FINALIS? OR GRANT? OR APPROVE? OR AUTHORIZE? OR AUTHORIS?)

S9 593 S3 AND S5

S10 271 S7 AND S8

S11 0 S9 AND S10

S12 2495 S1 AND S3

S13 17 S12 AND S7

S14 12 S13 NOT PY>2000

S15 12 RD (unique items)

S16 2509282 (DISTRIBUTED OR REMOTE OR COMPUT? OR VIRTUAL? OR DIGITAL? - OR CYBER OR ELECTRONIC? OR COMMUNICATION)(2N)(NETWORK? ? OR SYSTEM? ? OR EXCHANGE? OR INTERCHANGE? OR MARKET OR MARKETS OR APPLICATION? ? OR APP OR APPS OR PROCESS? OR PROGRAM? OR VIA - OR ASSISTED OR BASED OR CONTROL?)

S17 804570 INTERNET OR WEB OR WWW OR ONLINE OR ON(LINE OR ON)LINE OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)() (SITE? OR PAGE?) OR PORTAL? ? OR SERVER? ?

S18 3064901 S16 OR S17

S19 156258 S6 AND S4

S20 1335 S19 AND S8

S21 452 S20 AND S18

S22 35 S21 AND S1

S23 22 S22 NOT PY>2000

S24 21 RD (unique items)

S25 21 S24 NOT S15

15/3, K/1 (Item 1 from file: 583)  
 DIALOG(R) File 583: Gale Group Global base(TM)  
 (c) 2002 Gale/Cengage. All rights reserved.

06645529  
 Axa goes for three year deals  
 UK: AXA PROVINCIAL OFFERS THREE YEAR CONTRACTS  
 Post Magazine (PM) 11 Jun 1998 p. 4  
 Language: ENGLISH

**Brokers and intermediaries will benefit from the introduction of three year contracts for Axa Provincial's main property policies. Rates will be guaranteed for three years irrespective of claims made during the contract and the premium will not be altered. It is proposed to offer different methods of...**

PRODUCT: Insurance Agents & Brokers

15/3, K/2 (Item 2 from file: 583)  
 DIALOG(R) File 583: Gale Group Global base(TM)  
 (c) 2002 Gale/Cengage. All rights reserved.

06644467

Ministers adopt plan to raise business tax for annuity program

TAI WAN: MORE TAX FOR ANNUITY FUND SYSTEM

China Economic News (AMH) 16 Jun 1998

Language: ENGLISH

Taiwan will levy a surcharge of 20% on the present 5% business tax rate to set up a national annuity fund for retirees which will be implemented at the end of 1999. Financial institutions will be exempted from the surcharge. The move is expected to raise the tax rate by 1% to 6%. After the annuity system is established, each retiree from government agencies and private enterprises will be able to get NT\$9,100 per month as annuity. But before that, every person has to pay an average of NT\$910 a month as insurance premium. The government will subsidize 20% of the premium or NT\$182 per person employed in private sector. The remaining will be shared by employers...

15/3, K/3 (Item 3 from file: 583)  
DIALOG(R) File 583: Gale Group Global base(TM)  
(c) 2002 Gale/Cengage. All rights reserved.

06611752

Small fleets 'paying too much for cover'

UK: MORE SHIPPERS SHOULD GO FOR FIXED PREMIUM

Lloyd's List (LL) 9 April 1998 p.16

Language: ENGLISH

UK: MORE SHIPPERS SHOULD GO FOR FIXED PREMIUM

Many small shipping fleets, do not need the high levels of insurance offered by P&I insurers and would do better to obtain cheaper fixed premium cover, according to Terra Nova a provider of fixed premium insurance. At present annualised premium income of just US\$ 100m is accounted for by fixed premium ship insurance sales in the UK, although Terra believes that 10-15% of all shippers should switch from P&I provision to this form

PRODUCT: Water Transportation Accident & Health Insurance

15/3, K/4 (Item 4 from file: 583)  
DIALOG(R) File 583: Gale Group Global base(TM)  
(c) 2002 Gale/Cengage. All rights reserved.

03880170

INDEPENDENT MORTGAGES UNVEILS PRODUCT RANGE

UK - INDEPENDENT MORTGAGES UNVEILS PRODUCT RANGE

Money Week (MW) 5 December 1990 p32

... its first products. Targeted at the intermediary market, the mortgage products will pay a flat rate of procurement fees regardless of the amount of business brokers bring to IMC. The fees will relate to the size of individual mortgages, with a minimum GBP50 paid for cases of GBP50k-under, rising to a maximum of GBP150 on cases of GBP100k-plus. IMC's standard mortgage rate is 14.85% and its first products include a First Time Buyers Fixed Rate, a Deferred, and Deferred Fixed Rate mortgage.

PRODUCT: Mortgage Bankers & Brokers Insurance Agents & Brokers

15/3, K/5 (Item 1 from file: 474)

DI ALCOG R) File 474: New York Times Abs  
(c) 2011 The New York Times. All rts. reserv.

00496145 NYT Sequence Number: 063175740327

(Ed notes reform legis approved by Sen Banking Com to create natl central rkt system and eliminate fixed comm rates and other long-enshrined anti-competitive practices is now stalled pending consideration of related measures that could give Fed regulatory agency authority to close down facility for trading listed stocks off exchs. Notes bill's sponsor Sen Harrison Williams intends measure as 'fail-safe' provision to insure that shareholders do not suffer from breakdown of fair and orderly mkt during future transition into central rkt, while opponents, including Sen Phillip Hart, argue that provision could allow major stock exchs to halt ongoing reform process. Notes yrs of futile efforts to open Wall St's auction mkt to freer competition and tech change breed suspicion of any attempt to inhibit long-needed reforms now in process. Suggests caution is justified in delegating broad new powers of judgment to Fed agency with ties to exch establishment. Hails SEC chm Ray Garrett Jr's bold stand in promoting anti-monopolistic reform and says interest of shareholding public would be ill served if Cong opens way to restoration on monopoly practices in securities indus.)

New York Times, Col. 1, Pg. 42

Wednesday March 27 1974

(Ed notes reform legis approved by Sen Banking Com to create natl central rkt system and eliminate fixed comm rates and other long-enshrined anti-competitive practices is now stalled pending consideration of related measures that could give Fed regulatory agency authority to close down facility for trading listed stocks off exchs. Notes bill's sponsor Sen Harrison Williams intends measure as 'fail-safe' provision to insure that shareholders do not suffer from breakdown of fair and orderly mkt during future transition into central rkt, while opponents, including Sen Phillip Hart, argue...

...suspicion of any attempt to inhibit long-needed reforms now in process. Suggests caution is justified in delegating broad new powers of judgment to Fed agency with ties to exch establishment. Hails SEC chm Ray Garrett Jr's bold stand in promoting anti-monopolistic reform and says interest of shareholding public would be ill served if...

15/3, K/6 (Item 1 from file: 35)  
DI ALCOG R) File 35: Dissertation Abs Online  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

745557 ORDER NO. AAD81-10718

POLITICAL RISK ANALYSIS: A STUDY OF THE OVERSEAS PRIVATE INVESTMENT CORPORATION AND PRIVATE FIRMS ENGAGED IN POLITICAL RISK INSURANCE AND MANAGEMENT ANALYSIS

Author: BRENNGLASS, ALAN CHARLES

Degree: PH. D.

Year: 1980

Corporate Source/Institution: NEW YORK UNIVERSITY (0146)

Source: VOLUME 41/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 5228. 722 PAGES

POLITICAL RISK ANALYSIS: A STUDY OF THE OVERSEAS PRIVATE INVESTMENT CORPORATION AND PRIVATE FIRMS ENGAGED IN POLITICAL RISK INSURANCE AND MANAGEMENT ANALYSIS

The subject of my dissertation centers around the Overseas Private Investment Corporation (OPI C), an independent U.S. Government agency established under the Foreign Assistance Act of 1969 and which since 1971 has been conducting the national investment guarantee program. Prior to OPI C's functioning, the program was administered by several successive

foreign aid agencies. Investment guarantees are basically insurance contracts under which the United States agrees to insure private investors against losses arising from certain political and economic risks. The dissertation consists of eight chapters together with an introduction and conclusion. My eight...

...CPIC as the nature and theory of political risk and the anti-bribery legislation outlawing questionable payments abroad enacted in 1977-1978. Consideration is also given to proposals for having private insurance companies take over all or part of CPIC's insurance operations; of international and multilateral investment guarantee programs and to those programs similar to CPIC conducted in other countries. Private political risk insurance programs are also discussed.

At the time of its creation, CPIC received a directive to conduct its operations in accordance with sound business management principles on a self-sustaining financial basis "with due regard to principles of risk management" in its insurance operations. Since political risk has been CPIC's life blood, in the final chapter of my work an in-depth analysis is made, inter alia, of the various factors involved in risk management and its relation to insurance; risk classification under insurance theory; definitions and classification of political risks; risk management techniques in relation to political risks; factors to be considered by a potential investor before investing...

15/3, K/7 (Item 1 from file: 2)  
DIALOG(R) File 2:INSPEC  
(c) 2011 The IET. All rights reserved.

07905378

Title: Preventing strategic manipulation in iterative auctions: proxy agents and price-adjustment

Author(s): Parkes, D. C. 1; Ungar, L. H. 1

Affiliation(s):

1. Dept. of Comput. & Inf. Sci., Pennsylvania Univ., Philadelphia, PA, USA

Book Title: Proceedings Seventeenth National Conference on Artificial Intelligence (AAAI-2000). Twelfth Innovative Applications of Artificial Intelligence Conference (IAAI-2000)

Inclusive Page Numbers: 82-9

Publisher: AAAI Press, Menlo Park, CA

Country of Publication: USA

Publication Date: 2000

Conference Title: Proceedings of the Seventeenth National Conference on Artificial Intelligence

Conference Date: 30 July-3 Aug. 2000

Conference Location: Austin, TX, USA

Conference Sponsor: American Assoc. Artificial Intelligence

ISBN: 0-262-51112-6

Number of Pages: xxix+1190

Language: English

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 2001-016

Copyright: 2001, IEEE

Abstract: ... We propose a two-stage technique to make iterative auctions that compute optimal allocations with myopic best-response bidding strategies more robust to manipulation. First, introduce proxy bidding agents to constrain bidding strategies to (possibly untruthful) myopic best-response. Second, after the auction terminates adjust the prices towards those given in the Vickrey auction, a sealed-bid auction in which truth-revelation is optimal. We

present an application of this methodology to iBundle, an iterative...

International Patent Classification:

... G06Q 0040/00 (Finance, e.g. banking, investment or tax processing;  
Insurance, e.g. risk analysis or pensions)

15/3, K/8 (Item 2 from file: 2)

DIALOG(R) File 2: INSPEC

(c) 2011 The IET. All rts. reserv.

07468967

Title: Protecting competitive negotiation of mobile agents

Author(s): Vogler, H. 1; Priestersbach, A. 1; Moschath, M.-L. 1

Affiliation(s):

1. Inf. Technol. Transfer Office, Darmstadt Univ. of Technol., Germany  
Book Title: Proceedings 7th IEEE Workshop on Future Trends of Distributed  
Computing Systems

Inclusive Page Numbers: 145-50

Publisher: IEEE Comput. Soc., Los Alamitos, CA

Country of Publication: USA

Publication Date: 1999

Conference Title: Proceedings of 7th IEEE Workshop on Future Trends of  
Distributed Computing Systems

Conference Date: 20-22 Dec. 1999

Conference Location: Cape Town, South Africa

Conference Sponsor: IEEE Comput. Soc

ISBN: 0-7695-0468-X

U.S. Copyright Clearance Center Code: 0 7695 0468 X/99/\$10.00

Item Identifier (DOI): <http://dx.doi.org/10.1109/FTDCS.1999.818797>

Number of Pages: xiii+296

Language: English

Subfile(s): C (Computing & Control Engineering); E (Mechanical &  
Production Engineering)

INSPEC Update Issue: 2000-002

Copyright: 2000, IEEE

Abstract: ...to buy certain goods. To fulfill this task the agent wanders  
to various merchants and collects information about the different  
offers. In this paper we present an architecture that allows  
mobile agents to autonomously and automatically negotiate with  
vendors about offers. The approach allows evaluating multiple issues of  
an offer such as price, guarantee or shipping fees, by  
special scoring functions. The process of negotiation in the area of  
electronic commerce is competitive. Thus the agent platform must avoid  
that vendors can...

International Patent Classification:

... G06Q 0040/00 (Finance, e.g. banking, investment or tax processing;  
Insurance, e.g. risk analysis or pensions)

15/3, K/9 (Item 1 from file: 169)

DIALOG(R) File 169: Insurance Periodicals

(c) 1999 NLS Publishing Co. All rts. reserv.

00181905

Pondering point-of-sale.

Eva, Keith

Canadian Insurance, Jun 1996, p20

...ABSTRACT: in the industry for those who want to streamline operations  
and lower costs to compete effectively with new entrants. Defined as "the

completion of the insurance sales cycle in a single session" by a broker or broker/company, PCS succeeds if it provides the best possible service to the insured at the lowest possible cost. New complexities may be introduced by the re-engineered process: brokers costs may not fall, systems between the broker and insurer have to be kept in synchronization, and workflows have to be tailored to companies with and without PCS. Guaranteed rates may serve to solve many of the problems currently encountered. (Author/JPS)

15/3, K/10 (Item 2 from file: 169)  
DIALOG File 169:Insurance Periodicals  
(c) 1999 NLS Publishing Co. All rts. reserv.

00145686  
Planned growth through telephone solicitation.  
Carpenter, Mona M.  
Rough Notes, Jan 1993, p42

**ABSTRACT:** Whether it's preferable for an agency to establish an in-house sales center or hire a professional telemarketing organization depends on a number of factors. Before deciding in favor of one or the other, agency principals should consider related costs, personnel capabilities, and the agency's marketing strategy. Rough Notes surveyed 51 independent insurance agencies from coast to coast to determine the average cost to set an initial or introductory appointment. Responses showed that 80 percent of the average monthly cost was allocated to setting new or initial appointments. By learning...

15/3, K/11 (Item 3 from file: 169)  
DIALOG File 169:Insurance Periodicals  
(c) 1999 NLS Publishing Co. All rts. reserv.

00139423  
National Life of Vermont.  
Ferling, Rhona L.  
Bests Review: Life/Health, Mar 1993, p82

**ABSTRACT:** National Life of Vermont introduced Estate Value Builder and Estate Provider, both survivorship whole life policies. E-Val is a guaranteed level-premium plan useful for funding expenses, such as college, that involve one older and one younger insured. E-Pro is a modified-premium plan in which premiums increase after year 15. (Author/JRZ)  
**DESCRIPTORS:** National Life Insurance Company; Product Development;  
**Whole Life Insurance**

15/3, K/12 (Item 4 from file: 169)  
DIALOG File 169:Insurance Periodicals  
(c) 1999 NLS Publishing Co. All rts. reserv.

00115373  
New legislation tackles health insurance reform  
Bests Review: Life/Health, Jun 1991, p7

New legislation tackles health insurance reform  
**ABSTRACT:** Two bills were introduced in the House to address health insurance reform. Representative Pete Stark (D-California) introduced the Health Insurance Reform Act of 1991 (H.R. 2121) which would require employers to offer workers insurance policies with certain minimum coverages. Representative Martin Sabo (D-Minnesota) introduced Comprehensive Health Care Improvement Act (H.R. 2114) which would provide health insurance coverage for the uninsured, guarantee group rates to

all and set aside funds for a new catastrophic health insurance program for senior citizens. (Author/JRZ)  
DESCRIP TORS: Health Insurance; Legislation; Social Health Insurance

25/3, K/1 (Item 1 from file: 583)  
DIALOG(R) File 583: Gale Group Global base(TM)  
(c) 2002 Gale/Cengage. All rts. reserv.

09428099  
La compagnie d'assurances La Patriotique/  
BELGIUM: LA PATRIOTIQUE S TRIO-NET  
L'Argus (LA) 8 Dec 2000 p.12  
Language: FRENCH

Trio-Net from the La Patriotique Belgian insurance company is the on-line version of the Trio system of making out policies. It offers three types of services: detailed information, a series of concrete Trio applications and specific data on the contracts, damages, and claims being processed. These services are for the company's brokers. \*

PRODUCT: Insurance

25/3, K/2 (Item 2 from file: 583)  
DIALOG(R) File 583: Gale Group Global base(TM)  
(c) 2002 Gale/Cengage. All rts. reserv.

09237128  
Internet threat  
UK: INTERNET COMPETITION IN INSURANCE SALES  
Post Magazine (PM) 03 Feb 2000 p.13  
Language: ENGLISH

Internet threat  
UK: INTERNET COMPETITION IN INSURANCE SALES

A debate at the Edinburgh Faculty of Actuaries has warned that the Internet will offer strong competition to insurers and independent financial advisers selling private medical insurance. Customers will be able to assess their own healthcare insurance requirements through Internet-based software, rather than through consultation with an adviser. Insurers and advisers are being urged to adapt in order to compete with direct insurers and Internet start-ups, which are promising to offer a new breed of customer-focused insurance products.

PRODUCT: Insurance

25/3, K/3 (Item 3 from file: 583)  
DIALOG(R) File 583: Gale Group Global base(TM)  
(c) 2002 Gale/Cengage. All rts. reserv.

06695405  
Keppel software keeps agents in the field  
SINGAPORE: SOFTWARE TOOL FROM KEPPEL INSURANCE  
The Straits Times (XBB) 29 Sep 1998 P.44  
Language: ENGLISH

Keppel software keeps agents in the field  
SINGAPORE: SOFTWARE TOOL FROM KEPPEL INSURANCE

Keppel Insurance of Singapore has developed Kinet, a comprehensive financial planner, data management tool and a marketing presentation kit for its agents. Touted as an electronic mobile office, the software tool also functions as an electronic diary. It also allows Keppel's agents to print policy quotations, proposals and contracts, track the status of applications, as well as get updates on new products and confirm premiums. Soon, Kinet will also allow agents to access to the company's Intranet system, the Internet and even possibly carry out e-commerce transactions. Kinet is expected to help cut policy processing time by more than 50% and cut costs by about 20%.

COMPANY: INTERNET; KEPPEL INSURANCE  
PRODUCT: Computer Software Insurance

25/3, K/4 (Item 4 from file: 583)  
DIALOG(R) File 583: Gale Group Global base(TM)  
(c) 2002 Gale/Cengage. All rights reserved.

04862027

Electronic mortgages

UK - MFS AND MORTGAGE BRAIN OFFER MORTGAGE BROKING SERVICE  
Money Management for Professional Advisers (MMJ) 0 February 1992 p16

... Brain and Multi Transact Services (MFS) are offering a mortgage broking service. Customer details are initially taken by the Mortgage Brain system, then the most competitive life and mortgage policies are located. Applications are then sent to the selected life office and lender by means of the MFS electronic data interchange. The whole service takes only half an hour and requires no rekeying.

PRODUCT: Mortgage Bankers & Brokers

25/3, K/5 (Item 5 from file: 583)  
DIALOG(R) File 583: Gale Group Global base(TM)  
(c) 2002 Gale/Cengage. All rights reserved.

03806448

COMPETING MORTGAGE NETWORKS ESTABLISHED

UK - COMPETING MORTGAGE NETWORKS ESTABLISHED  
Banking Technology (BTJ) 0 October 1990 p5  
ISSN: 0266-0865

A consortium made up of CIBC Mortgages, National Home Loans, Scottish Life and Digital Equipment have developed the Multi Transact Services (MFS), an electronic mortgage applications and tracking network. This service is aimed at mortgage lenders, mortgage agents and life assurance companies with electronic processing facilities. The network will be accessed via IBM PC and compatibles and employ the Edifact standard. The Mortgage Clearing Company (MCC) is developing a central electronic service which will process mortgage applications from customer data capture at point of sale of the issue of an offer of advance. The service is offered to insurance companies, intermediaries, mortgage lenders and unit trust companies. The system will run credit checks, valuations, employer references and initial underwriting checks.

PRODUCT: Public Networks Mortgage Bankers & Brokers

25/3, K/6 (Item 6 from file: 583)  
DIALOG(R) File 583: Gale Group Global base(TM)



(c) 2002 Gale/Cengage. All rts. reserv.

02212269

EDS WNS INSURANCE PROCESSING CONTRACT

US - EDS WNS INSURANCE PROCESSING CONTRACT

Wall Street Journal Europe (V6J) 1 November 1988 p5

EDS WNS INSURANCE PROCESSING CONTRACT

US - EDS WNS INSURANCE PROCESSING CONTRACT

Electronic Data Systems, a division of General Motors, has won a contract from the New Jersey Automobile Full Insurance Underwriting Association to issue policies and deal with claims for the agency's 425k driver clients. The seven-year contract is worth US\$1.6m mil-750 mil and EDS expects average annual revenue to be US\$1.85 mil-107...

PRODUCT: Computers In Insurance Industry

EVENT: CONTRACTS & ORDERS

25/3, K/7 (Item 7 from file: 583)

DIALOG(R) File 583: Gale Group Global base(TM)

(c) 2002 Gale/Cengage. All rts. reserv.

01124435

INSURANCE BROKERS TO PURCHASE DATA NETWORK FROM IBM

UK - INSURANCE BROKERS TO PURCHASE DATA NETWORK FROM IBM

Financial Times (C) 1991 (FT) 11 June 1987 p10

INSURANCE BROKERS TO PURCHASE DATA NETWORK FROM IBM

UK - INSURANCE BROKERS TO PURCHASE DATA NETWORK FROM IBM

Insurance brokers and underwriters have stated that IBM is the preferred supplier of a computerised data network. It is estimated that the network will yield annual revenues of between \$8m and \$10m for IBM UK by 1990. Network is aimed at transferring money and information between the syndicates of Lloyd's, 230 Marine Aviation and non-Marine insurance companies and 260 Lloyd's brokers. The network will be managed by a consortium of: Lloyd's Insurance Brokers Committee, Institute of London Underwriters and Policy Signing and Accounting Centre. IBM won the 3-year contract in competition with INS.

PRODUCT: Electronic Data Interchange

EVENT: CONTRACTS & ORDERS

^ 25/3, K/8 (Item 8 from file: 583)

DIALOG(R) File 583: Gale Group Global base(TM)

(c) 2002 Gale/Cengage. All rts. reserv.

00044118

INSURANCE COMPANY INSTALLS A BURROUGHS A15

UK - INSURANCE COMPANY INSTALLS A BURROUGHS A15

Computer Weekly (CWJ) 16 January 1986 p108

ISSN: 0010-4787

INSURANCE COMPANY INSTALLS A BURROUGHS A15

UK - INSURANCE COMPANY INSTALLS A BURROUGHS A15

Scottish Am cable has installed a Burroughs A15 mainframe. The \$3.3m machine will be used to reduce administration costs and increase the number of on-line computer links with its insurance agents

. Scottish Am cable is planning to use BT's Mediat network to run a two-way system for issuing policies.

PRODUCT: Mainframe Computers  
EVENT: CONTRACTS & ORDERS

25/3, K/9 (Item 1 from file: 2)  
DIALOG File 2: INSPEC  
(c) 2011 The IET. All rights reserved.

07813345

Title: Adaptive multi-issue negotiation protocol for electronic commerce

Author(s): Rocha, A. P. 1; Oliveira, E. 1

Affiliation(s):

1. Faculty of Engenharia, Porto University, Portugal

Book Title: Cybernetics and Systems 2000. Proceedings of the Fifteenth

European Meeting on Cybernetics and Systems Research

Inclusive Page Numbers: 609-14 vol. 2

Publisher: Austrian Society Cybernetic Studies, Vienna

Country of Publication: Austria

Publication Date: 2000

Conference Title: Proceedings of Fifteenth European Meeting on Cybernetics and Systems Research

Conference Date: 25-28 April 2000

Conference Location: Vienna, Austria

Conference Sponsor: Federal Ministr. Sci. & Transp. Municipality of Vienna  
Vienna Tourist Board

Editor(s): Trapp, R.

ISBN: 3-85206-151-2

Part: vol. 2

Number of Pages: 2 vol. (xix+xiv+786)

Language: English

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 2001-002

Copyright: 2001, IEEE

Abstract: ...commerce is of increasing importance mainly due to the rapid growth of information and communication technologies. Automated negotiation among business participants is a requirement in order to efficiently deal with the huge amount of available information and the ever growing dynamics of electronic markets. This paper proposes a flexible negotiation protocol that includes both multi-issue and learning policies. Q-learning algorithm has been chosen for making agents adaptive in the bid formulation process. Intelligent trading agents engage themselves in a negotiation process exchanging proposals and counter-proposals trying to convince opponents to modify their trading values. The proposed protocols have in ...

Identifiers: adaptive multi-issue negotiation protocol; electronic commerce; information technology; communication technology; automated negotiation; electronic market dynamics; flexible negotiation protocol; multi-issue policies; learning policies; Q-learning algorithm; bid formulation process; intelligent trading; counter-proposals; e-commerce

International Patent Classification:

... G06Q 0040/00 (Finance, e.g. banking, investment or tax processing; Insurance, e.g. risk analysis or pensions)

25/3, K/10 (Item 2 from file: 2)

DIALOG(R) File 2:INSPEC  
(c) 2011 The IET. All rts. reserv.

07710362

Title: The use of simulation in the optimisation of telecommunications network expansion process

Author(s): Pakstiene, S. 1; Tindle, J. 1; Brewis, S. 1

Affiliation(s):

1. Sch. of Comput., Eng. & Technol., Sunderland Polytech., UK

Inclusive Page Numbers: 297-301

Publisher: SCS, San Diego, CA

Country of Publication: USA

Publication Date: 1999

Conference Title: Simulation in Industry'99. 11th European Simulation Symposium 1999. ESS'99

Conference Date: 26-28 Oct. 1999

Conference Location: Erlangen, Germany

Conference Sponsor: SCS ASIM Arbeitsgemeinschaft Simulation Chinese Assoc.

Syst. Simulation Czech & Slovak Simulation Soc. et al

Editor(s): Horton, G.; Moller, D.; Rude, U.

ISBN: 1-56555-177-X

Number of Pages: xxiv+744

Language: English

Subfile(s): B (Electrical & Electronic Engineering); C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 2000-037

Copyright: 2000, IEE

Abstract: ...it is a new reality that telecommunications companies have lost their monopolies. Simultaneously, an extensive expansion to global markets has begun dramatically increasing competition. Telecom providers have had to respond by innovating, changing the price structure and increasing service quality, or lose customers to the new competitors. One of the areas that many telecom providers have to address as having potential for improvement is the management of investment in network equipment. This paper describes a model developed to simulate and investigate the dynamics of the complex processes associated with installing additional equipment into telecommunication networks in order to maximise the return on investment. It also shows that simulation can be successfully used as a policy analysis tool.

Descriptors: digital simulation; financial data processing; investment; management; optimisation; telecommunication computing; telecommunication networks

Identifiers: ...telecommunication company monopolies; telecommunications industry deregulation; global markets; competition; innovation; price structure changes; service quality; network equipment investment management; additional equipment installation; return on investment; policy analysis; business processes; time value; monetary value

International Patent Classification:

...G06Q 0040/00 (Finance, e.g. banking, investment or tax processing; insurance, e.g. risk analysis or pensions...)

25/3, K/11 (Item 3 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2011 The IET. All rts. reserv.

07423084

Title: Toward an open virtual market place for mobile agents

Author(s): Esmahi, L. 1; Di ni, P. 1; Bernard, J. C.

Affiliation(s):

1. Centre de Recherche Inf. de Montreal, Que., Canada  
Inclusive Page Numbers: 279-86  
Publisher: IEEE Comput. Soc., Los Alamitos, CA  
Country of Publication: USA  
Publication Date: 1999  
Conference Title: Proceedings. IEEE 8th International Workshops on  
Enabling Technologies: Infrastructure for Collaborative Enterprises (WET  
ICE'99)  
Conference Date: 16-18 June 1999  
Conference Location: Stanford, CA, USA  
Conference Sponsor: IEEE Comput. Soc. Concurrent Eng. Res. Center West  
Virginia Univ. Linköping Univ., Sweden  
ISBN: 0-7695-0365-9  
U.S. Copyright Clearance Center Code: 0 7695 0365 9/99/\$10.00  
Item Identifier (DOI): <http://dx.doi.org/10.1109/ENABL.1999.805213>  
Number of Pages: xvi+352  
Language: English  
Subfile(s): C (Computing & Control Engineering); E (Mechanical &  
Production Engineering)  
INSPEC Update Issue: 1999-047

Copyright: 1999, IEEE

Title: Toward an open virtual market place for mobile  
agents

Abstract: The paper focuses on the issues involved when multiple mobile  
agents interact in multiagent systems. The application is an  
intelligent agent market place, where buyer and seller  
agents cooperate and compete to process sales  
transactions for their owners. The market place manager acts as a  
facilitator by giving necessary information to agents and managing  
communication between agents, and also as a mediator by proposing  
solutions to agents or stopping them to get into infinite loops  
bargaining back and forth. The buyer and seller agents range from  
using hardcoded logic to rule based inferencing in their negotiation  
strategies. However these agents must support some communication  
skills using KQML or FIPA-AOL. So in contrast with other approaches to  
multiagent negotiation, we introduce an explicit mediator (market...

Descriptors: electronic commerce; mobile computing; multi-  
agent systems; software agents; transaction processing

Identifiers: open virtual market place; multiple mobile  
agents; multiagent systems; intelligent agent market place;  
seller agents; sales transactions; market place manager;  
facilitator; mediator; infinite loops; bargaining; hardcoded logic; rule  
based inferencing; negotiation strategies; communication skills; KQML;  
FIPA-AOL; multiagent negotiation; explicit...

International Patent Classification:

G06F-0007/00 (Methods or arrangements for processing data by operating upon  
the order or content of the data handled...)

... G06N-0005/00 (Computer systems utilizing knowledge based  
models...)

... G06Q-0040/00 (Finance, e.g. banking, investment or tax processing;  
Insurance, e.g. risk analysis or pensions)

25/3, K/12 (Item 4 from file: 2)  
DIALOG File 2: INSPEC  
(c) 2011 The IET. All rights reserved.

07351961

Title: Intranets as infrastructure for federal procurement applications

Author(s): Copeland, K.W. 1; Hwang, C.J.

Affiliation(s):

1. Office of Acquisition & Material Manage., US Dept. of Veterans Affairs, Austin, TX, USA

Book Title: Managing Information Technology Resources and

Applications in the World Economy. Proceedings of the 1997

Information Resources Management Association International Conference

Inclusive Page Numbers: 364-8

Publisher: Idea Group Publishing, Hershey, PA

Country of Publication: USA

Publication Date: 1997

Conference Title: Proceedings of 8th Information Resources Management Association International Conference

Conference Date: 1997

Conference Location: Vancouver, BC, Canada

Editor(s): Khosrowpour, M

Number of Pages: 552

Language: English

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1999-036

Copyright: 1999, IEE

Title: Intranets as infrastructure for federal procurement applications

Book Title: Managing Information Technology Resources and

Applications in the World Economy. Proceedings of the 1997

Information Resources Management Association International Conference

Abstract: With the occurrence of the Internet explosion, all federal agencies are looking towards the Internet for future solutions and applications. Federal procurement activities, in fact, have already been mandated by the President to do electronic commerce to the maximum extent possible. This mandate requires the building of infrastructure to allow WWW applications to be implemented and supported. The full service intranet is an infrastructure that allows quick employment, widespread benefits, and fast return on invested monies. This same infrastructure allows employees the opportunity to learn and practice the required skills for building and maintaining Web applications. But most importantly, this infrastructure gives organizations the ability to support Web applications by giving the external applications internal use. The full service intranet is necessary to accomplish the already stated objectives of the executive branch of the federal government.

Descriptors: electronic commerce; government data processing;

government policies; information resources; intranets; purchasing

Identifiers: intranets; federal procurement applications;

Internet; electronic commerce; WWW applications;

full service intranet

International Patent Classification:

... G06Q 0040/00 (Finance, e.g. banking, investment or tax processing;

Insurance, e.g. risk analysis or pensions...

25/3, K/13 (Item 5 from file: 2)

DI ALCO R) File 2: INSPEC

(c) 2011 The IET. All rights reserved.

07294184

Title: Legal issues of electronic commerce: activity policies,

intelligent agents and ethical transactions  
Author(s): Higgins, C. W. 1  
Affiliation(s):  
1. Lane Powell Spears Lubersky LLP, Seattle, WA, USA  
Inclusive Page Numbers: 189-94  
Publisher: Graphic Communications Association, Alexandria, VA  
Country of Publication: USA  
Publication Date: 1998  
Conference Title: Proceedings of SGM/ XML Europe '98. From Theory to New Practices  
Conference Date: 17-21 May 1998  
Conference Location: Paris, France  
Number of Pages: ix+651  
Language: English  
Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)  
INSPEC Update Issue: 1999-027

Copyright: 1999, IEEE

Title: Legal issues of electronic commerce: activity policies, intelligent agents and ethical transactions  
Abstract: ... consider how best to enforce their interests in electronic transactions, technical standards and traditional contract principles will provide a private source of law to govern online transactions. Conceptual, operational and intellectual property issues are raised by electronic commerce, and organizations actively involved in intelligent transactions must conduct legal risk assessment in order to document their information policies. The activity policy association facilities of ISO/IEC 10744:1997 ("HyTime") represent an international, content-neutral, owner-based system for...

Descriptors: electronic commerce; government policies; hypermedia markup languages; IEC standards; industrial property; ISO standards; legislation; software agents  
Identifiers: legal issues; electronic commerce; intelligent agents; ethical transactions; electronic transactions; technical standards; contract principles; online transactions; intellectual property; legal risk assessment; activity policy association facilities; ISO/IEC 10744; HyTime; self-regulation; international system XML  
International Patent Classification:  
... G06Q 0040/00 (Finance, e.g. banking, investment or tax processing; Insurance, e.g. risk analysis or pensions)

25/3, K/14 (Item 6 from file: 2)  
DIALOG(R) File 2: INSPEC  
(c) 2011 The IET. All rights reserved.

07175453

Title: The Coyote project: framework for multi-party E-commerce  
Author(s): Dan, A. 1; Dias, D. 1; Nguyen, T. 1; Sachs, M. 1; Shaikh, H. 1; King, R. 1; Duri, S. 1  
Affiliation(s):  
1. IBM Thomas J. Watson Res. Center, Yorktown Heights, NY, USA  
Book Title: Research and Advanced Technology for Digital Libraries. Second European Conference, ECDL'98. Proceedings  
Inclusive Page Numbers: 873-89  
Publisher: Springer-Verlag, Berlin  
Country of Publication: Germany  
Publication Date: 1998  
Conference Title: Research and Advanced Technology for Digital Libraries. Second European Conference, ECDL'98. Proceedings  
Conference Date: 21-23 Sept. 1998  
Conference Location: Heraklion, Greece

Editor(s): Nikolau, C.; Stephani d i s, C.

ISBN: 3-540-65101-2

Number of Pages: xv+908

Language: English

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1999-008

Copyright: 1999, IEEE

Abstract: The Internet provides the opportunity for quickly setting up deals between businesses for promoting each other's products, and to jointly offer new services. Specification and enforcement...

...in response time in business to business interaction creates a need for asynchronous and event driven processing, in which correct handling of reissued and cancelled requests is critical. Second, a new transaction processing paradigm is required that supports different views of a unit of business for all participants, i.e., service providers as well as end consumers. Between any two interacting parties, there may be several related interactions dispersed in time, creating a long running conversation. The...

Descriptors: contracts; electronic commerce; Internet; transaction processing

Identifiers: Coyote project; multi-party E-commerce; Internet; internal processes; transaction processing concepts; independent businesses; response time; business to business interaction; event driven processing; cancelled requests; transaction processing paradigm; service providers; end consumers; interacting parties; long running conversation; service contract

International Patent Classification:

G06F-0007/00 (Methods or arrangements for processing data by operating upon the order or content of the data handled...)

...G06Q 0040/00 (Finance, e.g. banking, investment or tax processing; Insurance, e.g. risk analysis or pensions)

25/3, K/15 (Item 7 from file: 2)

DI ALCG R) File 2:INSPEC

(c) 2011 The IET. All rts. reserv.

06786218

Title: Adoption of health care information security standards pertaining to the health insurance portability and accountability act (HIPAA) of 1996: a federal perspective

Author(s): Mayes, R.

Book Title: Toward an Electronic Patient '97. Conference and Exposition. Proceedings

Inclusive Page Numbers: 132-5 vol.1

Publisher: Med. Records Inst., Newton, MA

Country of Publication: USA

Publication Date: 1997

Conference Title: Proceedings of TEPR '97. Toward an Electronic Patient Record '97

Conference Date: 27 April-3 May 1997

Conference Location: Nashville, TN, USA

Editor(s): Wegemann, C.P.

ISBN: 0-9640667-9-3

Part: vol. 1

Number of Pages: 3 vol. (387+324+379)

Language: English

Subfile(s): C (Computing & Control Engineering)

INSPEC Update Issue: 1997-050

Copyright: 1997, IEE

Title: Adoption of health care information security standards pertaining to the health insurance portability and accountability act (HIPAA) of 1996: a federal perspective

Abstract: In order to make savings in cost and administrative efficiency for health care in the US a reality, the law requires the Secretary of Health and Human...

...months of enactment (by February, 1998), the Secretary must adopt the standards required in the law. Within 24-36 months after adoption, all health plans, providers and insurers engaged in electronic health care commerce are required to implement these standards. In addition, the HIPAA also requires privacy protections to be enacted...

Descriptors: authorisation; data privacy; government policies; health care; insurance data processing; legislation; medical administrative data processing; standards

Identifiers: health care information security standards; health insurance portability and accountability act; HIPAA; federal perspective; administrative efficiency; US; law; uniform national standards; electronic health care administrative transactions; health identifiers; code sets; electronic access...

International Patent Classification:

G06F-0021/00 (Security arrangements for protecting computers or computer systems against unauthorised activity...)

25/3, K/16 (Item 8 from file: 2)

DIALOG File 2:INSPEC

(c) 2011 The IET. All rights reserved.

06622943

Title: A case study in UniG collaboration on technology: the electronic commerce resource center concept

Author(s): Guller, T.R. 1; Sommer, R. 1; Tarimcilar, M.M.

Affiliation(s):

1. Inst. of Public Policy, George Mason Univ., Fairfax, VA, USA

Inclusive Page Numbers: 473-6

Publisher: Bogazici Univ., Istanbul

Country of Publication: Turkey

Publication Date: 1996

Conference Title: UniG'96. Proceedings of the International Conference on Technology Management: University/Industry/Government Collaboration

Conference Date: 24-26 June 1996

Conference Location: Istanbul, Turkey

Conference Sponsor: Bogazici Univ. Found. ISO TTGV Technol. Dev. Found. Turkey et al.

ISBN: 975-518-078-8

Number of Pages: xiv+660

Language: English

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1997-026

Copyright: 1997, IEE

Abstract: ...in the USA. The mission of the ECRC network is to transfer process-improving and enabling technologies to small and medium-sized businesses and government agencies. The specific focus of our center, the Fairfax ECRC, is information technology (IT). Our mission is



to promote and facilitate the adoption and use of...

...both industry and government. The ECRC network is a Uni G (university-government) collaboration, funded and managed through the Manufacturing Directorate of the Advanced Research Projects Agency (ARPA). Each ECRC is a virtual organization comprised of public and private sector partners. The Fairfax ECRC is operated by Dimensions International, Inc., George Mason University, and Iris, LLC. In order to achieve its mission, the ECRC focuses on demonstrating emerging technologies, and then rapidly transferring the technologies to small and mid-size businesses. All technology...

Descriptors: business data processing; computer centres; EFTS;

government policies; information technology; technology transfer

Identifiers: ...electronic commerce resource center; training; legacy data management; tiger team Fairfax ECRC; technology transfer; process-improving technologies; enabling technologies; small businesses; medium-sized businesses; government agencies; information technology; ARPA Manufacturing Directorate; Advanced Research Projects Agency; virtual organization; public sector partners; private sector partners; Dimensions International, Inc.; George Mason University; Iris, LLC; emerging technologies; business case analysis

International Patent Classification:

...G06Q 0040/00 (Finance, e.g. banking, investment or tax processing; Insurance, e.g. risk analysis or pensions

25/3, K/17 (Item 9 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2011 The IET. All rts. reserv.

06602828

Title: EASy: Expert Authorizations System

Author(s): Altfeld, J. I.; Landon, D. E.; Daniels, C. J.

Affiliation(s):

1. Brightware Inc., Roswell, GA, USA

Book Title: Proceedings of the Thirteenth National Conference on Artificial Intelligence and the Eighth Innovative Applications of Artificial Intelligence Conference

Inclusive Page Numbers: 1421-32 vol. 2

Publisher: MIT Press, Cambridge, MA

Country of Publication: USA

Publication Date: 1996

Conference Title: Proceedings of National Conference on Artificial Intelligence

Conference Date: 4-8 Aug. 1996

Conference Location: Portland, OR, USA

Conference Sponsor: AAAI

ISBN: 0-262-51091-X

Part: vol. 2

Number of Pages: 2 vol. xx+xii+1600

Language: English

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1997-023

Copyright: 1997, IEEE

Book Title: Proceedings of the Thirteenth National Conference on Artificial Intelligence and the Eighth Innovative Applications of Artificial Intelligence Conference

Abstract: ...and other businesses with quality decisions concerning the acceptability, risk, or fraudulence of customer checks. The greatest percentage of these decisions are provided automatically through

on-line links with point-of-sale terminals. When a transaction is suspect, a referral notice is generated directing the merchant to call one of Equifax Check Services' authorization centers for additional processing. This processing considers a wide variety of information unavailable through online processing, thereby giving consumers the greatest possible benefit of doubt prior to declining checks. These high-risk authorizations had historically been handled using a legacy mainframe system involving a high degree of manual intervention. Authorizations agents would complete a lengthy, rigorous training regimen, and be monitored as to their performance. Pursuit of service excellence caused Equifax, in conjunction with Brightware Corporation...

... encapsulating extensive domain knowledge, EASy has effectively eliminated authorization errors, provided consistent and replicable decisions, reduced elapsed time to a decision, and reduced the average agent training time from 4-6 weeks to 3 days.

Descriptors: blackboard architecture; cheque processing; expert systems; point of sale systems; risk management

Identifiers: Equifax Check Services; Expert Authorizations System EASy; retail merchants; businesses; quality decisions; customer check acceptability; customer check risks; customer check fraudulence; on-line links; point-of-sale terminals; referral notice; Brightware Corporation; rule-based solution; check authorization; blackboard architecture; domain knowledge

International Patent Classification:

... G06N-0005/00 (Computer systems utilizing knowledge based models...

... G06Q-0040/00 (Finance, e.g. banking, investment or tax processing; Insurance, e.g. risk analysis or pensions

25/3, K/18 (Item 10 from file: 2)  
DI ALOC(R) File 2: INSPEC  
(c) 2011 The IET. All rts. reserv.

05881787  
Title: Placing underwriting back into agents' hands [insurance technology]  
Author(s): Ingrassia, P. V.  
Journal: Best's Review - Property/Casualty Insurance Edition, vol.95, no.9, pp.82-7  
Country of Publication: USA  
Publication Date: Jan. 1995  
ISSN: 0161-7745  
ISSN Type: print  
SI CI: 0161-7745(199501)95:9L:82: PUBL; 1-X  
CODEN: BRPI DU  
Language: English  
Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)  
INSPEC Update Issue: 1995-008

Copyright: 1995, IEE

Title: Placing underwriting back into agents' hands [insurance technology]

Abstract: Thirty years ago, it wasn't unusual for an agent to issue a five-year, prepaid policy in his office. The agent typed the policy and collected the premium since there was no such thing as a company bill. Copies of the policy were sent to the carrier, which did not require a lot of underwriting approval. In effect, the agent underwrote the business. This freedom evaporated

with the advent of mainframes, which allowed carriers to centralize their records and underwriting efforts at the home office. However, client/server applications, networking and corporate downsizing are now giving more underwriting responsibilities to agents.

Descriptors: client-server systems; insurance

Identifiers: underwriting; agents; company bill; approval; client/server applications; net working; corporate downsizing; personal risk; commercial lines risk; acceptability; premium deductible; decentralisation; PC-based Atlas II; modem Hallmarc

25/3, K/19 (Item 11 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2011 The IET. All rts. reserv.

03705660

Title: The Hong Kong stock market makes a change in trading

Author(s): Gedolphin, P.J. 1

Affiliation(s):

1. Jardine Logica Syst. Ltd., Hong Kong

Journal: Communications International, vol.12, no.7, pp.27-8, 35

Country of Publication: UK

Publication Date: July 1985

ISSN: 0305-2109

ISSN Type: print

CODEN: CINTDZ

Language: English

Subfile(s): B (Electrical & Electronic Engineering); C (Computing &

Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1986-016

Copyright: 1986, IEE

Abstract: When trading begins on the new unified stock exchange of Hong Kong brokers will conduct most of their business from computer terminals rather than face-to-face on the exchange floor. The new system would computerise the order recording process (by the input and storage of buy and sell orders), computerise the trade recording process (input and storage of sale transactions); replace the current trading board by a teletext information distribution system and provide a settlement reporting system based on the transaction input.

Identifiers: trade recording; EFTS; trading; computer terminals;

order recording; sale transactions; teletext information

distribution system settlement reporting system

International Patent Classification:

... G06Q 0040/00 (Finance, e.g. banking, investment or tax processing;

Insurance, e.g. risk analysis or pensions...

25/3, K/20 (Item 12 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2011 The IET. All rts. reserv.

03559324

Title: Service plan provides PC insurance for Columbus Mutual

Author(s): Teeters, J.M

Journal: Today's Office, vol.20, no.4, pp.49-50

Country of Publication: USA

Publication Date: Sept. 1985

ISSN: 0744-2815

ISSN Type: print

CODEN: TOCFDN

Language: English  
Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)  
INSPEC Update Issue: 1986-001

Copyright: 1986, IEE

Title: Service plan provides PC insurance for Columbus Mutual  
Abstract: The Columbus Mutual Life Insurance Company now markets its universal life plan with the help of personal computers. The IBM PC XT's are leased by the company to its agents, allowing them to pay for the computers over a three year period. The basic system performs word processing, spreadsheets, database management sales illustrations and life planning, and policies can be demonstrated using Ecta corporation's Ectalife software. The type of service each agent receives depends on his proximity to an IBM service and exchange centre. The PC XT's have in many cases paid for themselves in increased sales within six months, and the insurance company is now beginning a three year project to install a comprehensive database-oriented insurance administration. There is also the possibility of the use of electronic mail, as well as the implementation of local area networks in larger Columbus Mutual agencies.  
Descriptors: IBM computers; insurance; marketing; microcomputer applications; personal computing  
Identifiers: three-level service contract; IBM PC XT system proximity dependence; service centre; Ecta corporation; Columbus Mutual Life Insurance Company; universal life plan; word processing; spreadsheets; database management; sales illustrations; life planning; Ectalife software; exchange centre

25/3, K/21 (Item 13 from file: 2)  
DIALOG File 2:INSPEC  
(c) 2011 The IET. All rights reserved.

03237637

Title: Meeting the challenge of being lowest cost provider of services

Author(s): Friis, M W  
Journal: Infosystems, vol.31, no.3, pp.96-8  
Country of Publication: USA  
Publication Date: March 1984  
ISSN: 0364-5533  
ISSN Type: print  
CODEN: IFSYAF  
Language: English  
Subfile(s): C (Computing & Control Engineering); D (Information Technology for Business); E (Mechanical & Production Engineering)  
INSPEC Update Issue: 1984-006

Copyright: 1984, IEE

Title: Meeting the challenge of being lowest cost provider of services

Abstract: Historically a leader in both retail banking and financial computer applications and still the operator of the world's largest branch network-Bank of America has, in the past two years, gone through an extensive restructuring of its operating and information management systems organizations. At the same time, it has developed and introduced an impressive array of advanced, computer-based products and services. These range from a bank card-actuated self-service gasoline dispensing and payment network to the industry's largest and fastest growing home banking system. The Bank of America has also joined with four other large California banks to

develop an ambitious, shared point-of-sale purchase and payment authorization network expected to be operational in retail stores throughout California by the end of this year.  
 Descriptors: bank data processing; point of sale systems  
 Identifiers: credit transactions; retail banking; financial computer applications; Bank of America; information management systems; bank card-actuated self-service gasoline; payment network; home banking system point-of-sale purchase; payment authorization network  
 International Patent Classification:  
 ... G06Q 0040/00 (Finance, e.g. banking, investment or tax processing; Insurance, e.g. risk analysis or pensions)

## B. Full-text Databases

~~

File 610: Business Wire 1999-2011/Jan 21

(c) 2011 Business Wire.

File 613: PR Newswire 1999-2011/Jan 21

(c) 2011 PR Newswire Association Inc

File 634: San Jose Mercury Jun 1985-2011/Jan 19

(c) 2011 San Jose Mercury News

File 810: Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 813: PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

File 20: Dialog Global Reporter 1997-2011/Jan 21

(c) 2011 Dialog

File 9: Business & Industry(R) Jul/1994-2011/Jan 21

(c) 2011 Gale/Cengage

File 485: Accounting & Tax DB 1971-2011/Jan V8

(c) 2011 ProQuest Info&Learning

Set Items Description

S1 7108724 INSURANCE OR INSURE? ? OR INSURING OR INDEMNIFY?

S2 26645210 QUOTATION? ? OR QUOTE? ? OR RATE? ? OR PREMIUM? ? OR PROPOSAL? ? OR PRICE? ? OR FEE OR FEES OR COST

S3 1014007 S2(2N) (BINDABLE OR BINDING OR GUARANTEE? ? OR FIXED OR GIVEN OR SET OR PRESET OR PREDETERMINED)

S4 18479823 REQUEST? OR ORDER OR ORDERS OR APPLICATION? ?

S5 1358484 S4(4N) (RECEIVE? OR RESPONSE? OR ACCEPT? OR OBTAIN? OR GET OR GETS OR GETTING OR GATHER? OR SENT OR SEND? OR TRANSMIT? OR STATE? ? OR STATING)

S6 19586508 AGENT? ? OR AGENCY OR AGENCIES OR BROKER? ? OR PROVIDER? ? OR REPRESENTATIVE? ? OR REP OR REPS

S7 474786 S6(6N) (INTERMEDIATE? OR REINSTATE? OR INTRODUCE? OR PRESENT? OR REINTRODUCE? OR BRING? OR RECALL? OR ESTABLISH? OR REINSTATEMENT? OR INTERMEDIATE? OR PRESENT? OR CALL OR CALLING)

S8 1303024 (POLICY OR POLICIES OR CONTRACT? ? OR COVERAGE OR SALE? ?) - (4N) (ISSUE? ? OR ISSUING OR PROCEED? OR PROCESS? OR COMPET? OR FINALLY? ? OR FINALLY? OR GRANT? OR APPROVE? OR AUTHORIZE? OR AUTHORIZED?)

S9 4095113 (DISTRIBUTED OR REMOTE OR COMPUT? OR VIRTUAL? OR DIGITAL? - OR CYBER OR ELECTRONIC? OR COMMUNICATION) (2N) (NETWORK? ? OR SYSTEM? ? OR EXCHANGE? OR INTERCHANGE? OR MARKET OR MARKETS OR APPLICATION? ? OR APP OR APPS OR PROCESS? OR PROGRAM? OR VIA - OR ASSOCIATED OR BASED OR CONTROL?)

S10 22016989 INTERNET OR WEB OR WWW OR ONLINE OR ON-LINE OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME) (SITE? OR PAGE? - OR PORTAL? ? OR SERVER? ?

S11 27154 S1(30N) S3

S12 432 S11(4S) S5

S13 13 S12(8S) S7

S14 9 S13(10S) (S9 OR S10)

S15 7 RD (unique items)

S16 1 S15 NOT PY>2000  
 S17 6 S15 NOT S16  
 S18 105001 S6(30N) S5  
 S19 1616 S18(100N) S8  
 S20 331 S19(4S) S1  
 S21 242 S20(8S) (S9 OR S10)  
 S22 46 S21 NOT PY>2000  
 S23 30 RD (unique items)

16/3, K/1 (Item 1 from file: 9)  
 DI ALLOC(R) File 9: Business & Industry(R)  
 (c) 2011 Gale/Cengage. All rts. reserv.

02155258 Supplier Number: 25701753  
 Discovering the advantages of the Internet  
 (The Internet has not put independent insurance agents out of business, but  
 is in fact being adopted by them; this process is making the buying  
 process more efficient)  
 Business Insurance, v 34, p 26B  
 May 15, 2000  
 DOCUMENT TYPE: Journal; Industry Overview ISSN: 0007-6864 (United States)  
 LANGUAGE: English RECORD TYPE: Fulltext  
 WORD COUNT: 1221

#### TEXT:

...wholesalers." These sites not only let agents and brokers generate new leads, but also allow them to quote, bind and issue policies via their own Web sites.

"A lot of agents understand that the Internet is here and is not going away, and they are trying to have a presence," noted Mark Trencher, vp-research for Conning & Co. in Hartford...

...in San Diego.

Agents are "over the initial shock" of the view that they were going to be put out of business because of the Internet, Mr. Krovciak said. "They are now trying to figure out this new reality and where they can play."

"There are a lot of different ways this is being dealt with," he noted.

Although still nascent, most of the Web sites today are online marketplaces or business-to-business exchanges where agents, insurers and buyers all come together to make insurance purchasing more efficient, technology experts say.

For example, WorkComp.Com will give agents qualified workers compensation sales leads from employers and help them find new markets and submit applications online, explained Robert J. Gore, chief executive officer of the San Jose, Calif.-based e-commerce company, which plans a limited launch in June.

WorkComp.Com...

...providers. Supported with services and information, the exchange facilitates transactions among the involved parties, "but we don't sell the product," Mr. Gore explained.

"The Web exchange model is working very well, and it's exactly that -- we bring partners to the table," he said. It may be possible at some time to buy online some workers comp coverage, such as pre-qualified group programs, "but I doubt it will go beyond that," he said.

The Independent Insurance Agents of America Inc. is

establishing an online exchange, Big "I" Markets, for its members and participating insurers. The IIAA plans to launch the exchange this month in New Jersey, said Paul Buse, senior vp of IIAA Membership Services Inc., the for-profit operation of the Alexandria, Va.-based IIAA.

Through the association's Web site, independentagent.com, members will be able to gain access to a variety of specialty products, from specialty niches to affinity group products, all endorsed by...

...effective and powerful in their communities, Mr. Buse said. "We feel it's absolutely critical to do this as we go forward with in the Internet age."

The IIAA's online exchange is similar to the Internet Wholesale Insurance Exchange, or iw.x.net, which launched last month. Iw.x.net allows small and midsize agents to place specialty property/casualty coverages with surplus lines insurers online. Through the site, agents can submit specialty risks, obtain quotes from participating insurers and submit requests to bind coverage (IT, April 17).

Although the new online exchanges do not allow customers to "click and bind," several "virtual wholesalers" have emerged, connecting agents to products and providing access to buyers.

For example, Insurehelp.com, which plans its full launch later this month, will allow a participating agent to establish a link to Insurehelp.com's products on the agency's Web site. Customers visiting the agency's site can then click and gather information about several specialty coverages, from exhibitor insurance to dental programs to fine-wine collection insurance, explained Keith Savino, founder and CEO of Insurehelp.com L.L.C., a Warwick, N.Y.-based virtual wholesaler.

A buyer can submit an application, receive a quote and bind a policy, all from the agent's Web site, he said, noting that Insurehelp remains invisible to the customer. The agent will receive a commission, which is shared with Insurehelp.com; there is no cost to set up the initial link. Each program sold via Insurehelp has the appropriate binding authority, Mr. Savino said.

In the online insurance world, "it's even more important to keep agents involved," Mr. Savino said. Just because companies are selling online, that "doesn't mean that a consumer doesn't want a local presence if they need it. Who better knows their community? Who is better ...

...locally serve that community? Independent agents already know how to do this; everyone else is reinventing the wheel," Mr. Savino said.

In addition to agency Web sites, Insurehelp.com distributes its products on co-branded sites, such as an association's Web site, and on corporate intranets. Regardless of the site used, upon completion of an online application or payment, buyers are given a list of local agencies to which they can turn for additional help and services, Mr. Savino explained.

Initial Insurehelp.com test agencies have successfully sold exhibitor and dental insurance programs online, Mr. Savino said.

Insurehelp currently has 200 preregistered agents and has signed up 11 insurers.

In addition, agents can quote and bind auto insurance policies...

...We didn't agree with the 'agent is dead' rhetoric" when developing

YouZoom Inc., said Kieran Sweeney, chief executive officer of the San Diego-based online wholesaler and an affiliate of Arrowhead General Insurance Agency. "We do see the value of the independent insurance agent in the transaction. The challenge was...

...agent to do business more efficiently, to enhance their role," he said.

For an annual subscription fee, each participating YouZoom agent will own its own Web site, equipped with comparative rating and customer service applications. Each site is designed, hosted and maintained by YouZoom Mr. Sweeney said.

The site currently offers auto...

...visit the agent's office; "We're now giving those customers a third way to do business," he said.

YouZoom currently has 117 agents with Web sites selling auto insurance in California.

"It's funny to watch the demise of the disintermediation rhetoric," Mr. Sweeney added. "In my opinion, the most...  
? t s17/3,k/all

17/3,K/1 (Item 1 from file: 610)  
DIALOG File 610: Business Wire  
(c) 2011 Business Wire. All rights reserved.

0001667738 19F9FA780F3CC11DBB4228B0CA4070588 (USE FORMAT 7 FOR FULLTEXT)  
Forecasts in for the Life Insurance and Pensions Market in France - Premium Income Set to Grow at an Average Annual Rate of 8% Over the Next 5 Years  
Business Wire  
Thursday, April 26, 2007 T08:00:00Z  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 711

...insurance solutions to include products that offer both security and profitability. New products of this type were expected to be launched in 2006. Insurance is distributed via tied agents, brokers, salaried sales forces, direct writing insurance mutuals, financial institutions, direct marketing channels (mailers, telemarketing, Internet) and alternative channels (mass retailers, automobile manufacturers). Financial institutions and sales forces of insurance companies dominate the life sector.

Reasons to order your copy:

Get an overview of the life and pensions market, including past growth and forecast growth; Assess regulatory barriers and opportunities affecting life insurance and pensions in...

...insurance increased in 2004 and 2005  
Bonds and money market instruments consistently account for at least 70% of the investment assets of life and pensions insurance companies

^ 17/3,K/2 (Item 1 from file: 613)\*\*Note bad date\*\*  
DIALOG File 613: PR Newswire  
(c) 2011 PR Newswire Association Inc. All rights reserved.

00770120 20020521NYTU086 (USE FORMAT 7 FOR FULLTEXT)  
The Hartford and Access Coveragecorp Bring Standards-Based PR Newswire



Tuesday, May 21, 2002 08:07 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 737

TEXT:

The Hartford and Access CoverageCorp of Charlotte, N.C., have introduced a highly sophisticated agent-designed technology, and are now providing BB&T Insurance Services of Raleigh, N.C., with true SEMCI (single entry multiple company interface) and 10 of the country's largest managing general agents (MGAs) with the convenience and speed of real-time quoting over the Internet. The technology is based on ACCORD XML standards.

(Photo: [http://www.news.com/cgi-bin/prnh/19990824/HI\\_GLCGO](http://www.news.com/cgi-bin/prnh/19990824/HI_GLCGO))  
This means that sub-agents of each of 10 MGAs now can go to the MGA's Web site to obtain, within seconds, real-time bindable commercial quotes from The Hartford. In addition, another national carrier is scheduled to begin quoting on the BB&T Insurance Services and MGA platforms through Access CoverageCorp next month.

"By expanding Access CoverageCorp's XML standards-based technology to sub-agents of 10 of the...

...said Joe Gauches, executive vice president, eBusiness and technology for property-casualty operations, The Hartford. "An MGA's sub-agents will soon be using the Internet to obtain multiple quotes from multiple carriers -- making it easier and faster for them to conduct business and serve customers."

The Hartford's and Access CoverageCorp's real-time front end processing capabilities are being demonstrated at the ACCORD convention. Among the users of the technology are BB&T Insurance Services; Combined Group, Carrollton, Texas; and PIA of Southern California, Sacramento, Calif.

Sub-agents of these MGAs go to their MGA's Web site to obtain real-time bindable quotes for The Hartford's SPECTRUM small business package policy (BOP), workers' compensation and umbrella coverages, as well as quotes on similar coverages from other carriers...

...Access CoverageCorp's real-time processing technology uses a highly sophisticated underwriting rules engine, called Intelligent Interchange, that enables an agency to complete a single online application that captures and transmits insurer-specific underwriting information for each participating carrier. The underwriting rules engine can be quickly and easily adjusted to reflect a carrier's underwriting changes...

...they reduce expenses and increase revenue, while also providing virtually instantaneous quotes.

Access CoverageCorp, which is owned by The Hartford, is a leading provider of Internet-based business insurance technology, providing solutions for insurance carriers, insurance brokers, and managing general agents. At the heart of Access CoverageCorp's Intelligent Interchange is its Virtual

Insurance Platform (VIP), a single entry multi-carrier platform designed to help insurance carriers, wholesalers, and property/casualty agencies streamline quoting, underwriting, and other critical functions. Based in Charlotte, NC, Access Coverage Corp can be reached at 704-940-6001 or [www.accesscoveragecorp.com](http://www.accesscoveragecorp.com)

17/3, K/3 (Item 1 from file: 20)  
DIALOG(R) File 20: Dialog Global Reporter  
(c) 2011 Dialog. All rights reserved.

55746620 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Research and Markets: Forecasts in for the Life Insurance and Pensions Market in France Premium Income Set to Grow at an Average Annual Rate of 8% Over the Next 5 Years  
M2 PRESSWIRE  
April 25, 2007  
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 725

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... distance marketing defines sales practices Upcoming legislation will enhance consumer protection Proposed anti-money laundering legislation implies an additional administrative burden for insurance companies and brokers

Chapter 4. Competitive market structure Introduction Key findings French life insurance companies dominate the market, by number The top 5 life insurers control 56% of the market, by premium income Financial ...

... linked insurance Further reading Interactive Databases Reports and Briefs Wealth, Investments & Protection writing team  
List of Tables List of Figures  
For more information visit <http://www.researchandmarkets.com/reports/c55066>  
Source: Datamonitor  
CONTACT: Laura Wood, Senior Manager, Research and Markets Fax: +353 1 4100 980 e-mail: [press@researchandmarkets.com](mailto:press@researchandmarkets.com)  
(M2...)

... disclaims all liability for information provided within M2 PressWIRE. Data supplied by named party/parties. Further information on M2 PressWIRE can be obtained at <http://www.presswire.net> on the world wide web. Inquiries to [info@m2.com](mailto:info@m2.com).

17/3, K/4 (Item 2 from file: 20)  
DIALOG(R) File 20: Dialog Global Reporter  
(c) 2011 Dialog. All rights reserved.

54109298 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Marquis Agency Acquires Design Industry Insurance Leader Sharp & Associates  
BUSINESS WIRE  
February 06, 2007  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 391

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... specialized business insurance and risk management intermediary ranked among the 125 largest in the United States. For additional information, call 800-272-6771 or visit: [www.marquisagency.com](http://www.marquisagency.com)

About Thomas J Sharp & Associates  
Established in 1964, Thomas J Sharp & Associates has been a leader in providing professional liability insurance and comprehensive...

17/3, K/5 (Item 3 from file: 20)  
DIALOG(R) File 20: Dialog Global Reporter  
(c) 2011 Dialog. All rights reserved.

52439808  
ROKWADE, INC.  
EDGAR ONLINE  
November 03, 2006  
JOURNAL CODE: CXEO LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4147

... of Contents required post-effective amendment including its reconfirmation offer. Thus, the ... (c) 1995-2006 Cybernet Data Systems, Inc. All Rights Reserved Received by Edgar Online Nov 03, 2006 CLK  
Code: 0001322952 Accession Number: 0001144204-06-045075

17/3, K/6 (Item 4 from file: 20)  
DIALOG(R) File 20: Dialog Global Reporter  
(c) 2011 Dialog. All rights reserved.

24211007 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
United States: Financial Services Alert - Goodwin Procter LLP  
MONDAQ.COM  
August 02, 2002  
JOURNAL CODE: FMOQ LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 2273

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... do not apply to correspondent accounts at the foreign branches of insured banks.

Private Banking Accounts. Banks, thrifts, credit unions, Edge and agreement corporations, securities broker/dealers, futures commission merchants and introducing brokers must comply with the requirements of Section 312 to establish due diligence policies for private banking accounts. The ... action relief to ReFlow Management Co., LLC (the "Company") and eligible open-end management investment companies (the "Funds") to allow the Company to conduct an Internet-based auction of capital to be used by Funds to fulfill daily liquidity needs arising from net shareholder redemptions. Through a daily Internet-based Dutch Auction (the "Auction"), the Company will make available to Funds a stated amount of cash based on the Company's available capital. The Company

23/3, K/1 (Item 1 from file: 610)  
DIALOG(R) File 610: Business Wire  
(c) 2011 Business Wire. All rights reserved.

00399531 20001101306B6875 (USE FORMAT 7 FOR FULLTEXT)  
Travelers Delivers SEMCI Live in Real-Time -- Company Announces First Live Agency Transaction --  
Business Wire  
Wednesday, November 1, 2000 11:12 EST  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 779

... information between agent and carrier, and reducing agency

training and processing costs. Agents then are able to focus their time and energy on new business sales and growth rather than processing.

This marks the first time independent agents have been able to use an agency management system in a live environment through Applied's WARP Central to request and receive a quote in real-time. Once the policy is quoted within the agency management system environment, it can be issued in real-time through Travelers Select Account's Issue Express Net. The agency does not have to rekey...

...the implementation of the real-time SEMCI vision using ACCORD XML standards," said William M. Houston, president of the IIAA.

"The benefits of real-time insurance are far reaching and limitless, and every level of the independent insurance distribution system will be the beneficiaries of this technology," said James P. Kellner, chairman and CEO of Applied Systems.

"In the world of small commercial insurance, efficiency is key to profitability," said M. McLean. "Travelers Select Accounts is clearly committed to bringing SEMCI to agents and joins its agency force in...

...rate and issuance system that integrates with the SEMCI capability. Over 3,000 agents are implementing the system since it became available in June.

- Public Web access, allowing agents to transact business over the Internet to speed the entire process.
- A state-of-the-industry service center that functions as an extension of an agency's servicing operations, offering a...

...consumers' asset-accumulation and income-protection needs through such vehicles as annuities, group annuities and life insurance. For more information on Travelers insurance products, see [www.travelers.com](http://www.travelers.com)

CONTACT: Travelers Public Affairs  
Kris Hammond, 860-277-7458

URL: <http://www.businesswire.com>

23/3, K/2 (Item 2 from file: 610)  
DIALOG(R) File 610: Business Wire  
(c) 2011 Business Wire. All rights reserved.

00313224 20000630182B4800 (USE FORMAT 7 FOR FULLTEXT)  
Dynamex Files Form 10-K for Fiscal Year Ended July 31, 1999  
Business Wire  
Friday, June 30, 2000 20:55 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 3,837

...determine the likely outcome of this matter or to reasonably estimate the amount of loss with respect to this matter.

On April 10, 2000, Reliance Insurance Company filed a notice of

action in the Superior Court of Justice in Ontario, Canada, seeking a declaratory judgment that defendants in the shareholder class action are not entitled to reimbursement under the Reliance insurance policy for losses incurred in connection with that action. The Reliance policy provides \$3 million in excess coverage to supplement the \$2 million in coverage provided to the Company pursuant to the underlying policy issued by American Home Assurance Company.

#### SEC Inquiry

The Special Committee of the Board of Directors has kept the SEC apprised of its inquiry and the...

...documents concerning the circumstances of the restatement of the Company's prior period financial statements. The Company has cooperated with the Commission and produced documents responsive to its request.

Dynamex is a leading provider of same-day delivery and logistics services in the United States and Canada. Additional press releases and investor relations information as well as the Company's internet e-commerce services package, dxNow™, is available at [www.dynamex.com](http://www.dynamex.com) and [www.dxnow.com](http://www.dxnow.com). Anyone interested in receiving Dynamex press releases directly should email Jeff MacDowell at [jeff.macdowell@dynamex.com](mailto:jeff.macdowell@dynamex.com) with your name, company, and email...

...ending July 31, 1999 and Forms 10-Q for the quarters ending October 31, 1999, January 31, 2000, and April 30, 2000 will be available online at [www.dynamex.com](http://www.dynamex.com) under Company Profile and Investor Information, or at [www.sec.gov/cgi-bin/srch-edgar?dynamex](http://www.sec.gov/cgi-bin/srch-edgar?dynamex), or at [www.freeedgar.com](http://www.freeedgar.com).

This release contains forward-looking statements which involve assumptions regarding Company operations and future prospects. Although the Company believes its expectations are based...

^ 23/3, K/3 (Item 3 from file: 610)  
DI ALCO R) File 610: Business Wre  
(c) 2011 Business Wre. All rts. reserv.

00110453 19990927270B0545 (USE FORMAT 7 FOR FULLTEXT)  
CyberComp to Expand Its Agent Base Nationwide  
Business Wre  
Monday, September 27, 1999 19:18 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 629

Founded in 1997, CyberComp was the first insurer to quote and bind workers' compensation coverage online. In 1998, CyberComp generated

\$81

million in gross premiums written. CyberComp had over \$60 million in gross premiums in the first six months of 1999.

"CyberComp has given Reliance National and our agents a distinct competitive advantage in small business workers' compensation insurance

- an estimated \$15 billion market in the United States. Agents like the ease and convenience of being able to obtain price quotes and bind coverage anytime, day or night, via the Internet. Online quoting and binding takes just a few minutes, so our producers are able to transact more business, faster and more cost-effectively. They are also...

...size

is 10 to 20 employees, and the average annual premium is \$10,500 per policy, with minimum premiums as low as \$1,000.

Appointed agents have access to CyberComp via a password-protected web

site. Agents log on to the CyberComp web site,

complete the online

application for their clients and receive an underwriting response in

less than five minutes. A sophisticated computer program known as an

expert system determines whether a company qualifies for CyberComp coverage based on the data contained in the electronic submission. Once a customer is accepted and the quote is approved, the agent can authorize the policy to be bound and issued with a few simple keystrokes.

Total turnaround time with CyberComp is five to 10 minutes, compared with up to two weeks using traditional means, such...

...is CyberComp fast and efficient, but the coverage is priced right for the customer, and our commission structure is very competitive," said Mr. Benson.

Independent insurance agents can learn more about CyberComp by visiting

<http://www.cybercomp.com> From CyberComp's home page,

agents can go to

"Contact Us" to apply online for an agency appointment. Agents who complete and submit the agency appointment application form will be contacted by a CyberComp representative in their area.

CyberComp...

...in Lawrenceville, N.J., is part of Reliance

National, a principal unit of Reliance Group Holdings, Inc.

headquartered in New York City. Reliance National

(<http://www.reliancenational.com>) provides a broad range of commercial

property and casualty insurance coverages and risk management services

in the United States and internationally in over 100 countries.

Policies are underwritten by Reliance insurance companies and are backed by the financial strength and stability of Reliance Insurance Group, rated A- (Excellent) by A.M. Best. Reliance Insurance Group represents the consolidated property and casualty insurance operations

of Reliance Group Holdings, Inc. (<http://www.rgh.com>). Reliance Group Holdings had total 1998 revenues of \$3.4 billion, and assets at

year-end of \$12.8 billion.

Copyright (C) 1999 Business Wire. All rights reserved.

Distributed via COMTEX.

-0-

CONTACT: Eileen M. Miles  
Director - Communications  
(212) 909-1245

GEOGRAPHY: NEW YORK

INDUSTRY CODE: COMED  
COMPUTERS/ ELECTRONICS  
INTERACTIVE/ MULTIMEDIA/ INTERNET  
INSURANCE

^ 23/3, K/4 (Item 4 from file: 610)  
DIALOG(R) File 610: Business Wire  
(c) 2011 Business Wire. All rights reserved.

00048824 19990521141B1226 (USE FORMAT 7 FOR FULLTEXT)  
Intuit's Quicken InsureMarket Will Expand With Auto Insurance Service From  
20th Century  
Business Wire  
Friday, May 21, 1999 13:38 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 1,055

Intuit Inc. (NASDAQ:INTU) announced today that its Quicken  
InsureMarket(R) Web site (<http://www.insuremarket.com>) has signed a  
letter of intent to introduce real-time auto insurance rate quotes  
this  
summer from 20th Century Insurance Company.

"No other online insurance site compares with Quicken  
InsureMarket's  
ability to provide consumers with extensive real-time information about  
the rates offered by insurers, as well as a host of options for  
completing the auto insurance purchase conveniently online, or  
getting  
additional assistance from an agent or company representative," says  
Steven Aldrich, president of Intuit Insurance Services, Inc. (IIS).

This new service from 20th Century represents an expansion of  
InsureMarket's use of the InsurQuote database. InsureMarket has been  
providing consumers with free access to an InsurQuote shopping database  
of auto insurance rate quotes since last year. Now, select insurers  
who  
work with InsurQuote to generate their rate quotes will be able to work  
with InsureMarket to enable consumers to proceed conveniently to  
purchase those policies.

In this case, consumers will be able to send their application  
information electronically to 20th Century's call center, where  
licensed representatives will contact the consumer to complete the  
transaction.

Another new option being introduced for using the InsurQuote database  
and Quicken InsureMarket provides links to agents...

...For the first time, Quicken InsureMarket will  
support the direct participation of independent agents through this

service, offering consumers the convenient option of shopping for insurance on the Internet, combined with the opportunities for personalized and professional assistance from an agent to answer additional questions and complete the transaction.

A network of 74 independent insurance agencies in 28 states, members of the Agency Peak Performance EXchange (APPEX) organization, can participate in Quicken InsureMarket. Consumers interested in purchasing policies from select...

...from Quicken InsureMarket to the APPEX affiliated agent will save the consumer time.

The APPEX network was formed by Marsh Berry, a consulting firm for insurance agents and brokers. Its members have 74 offices in 28 states, including California, New York, Texas, Florida and New Jersey.

20th Century Insurance Company is a subsidiary of 20th Century Industries, the ninth-largest personal auto insurance stock company in the United States (NYSE: TW). Founded in 1958, the company was a pioneer of the direct marketing approach in the personal automobile insurance industry. 20th Century specializes in providing economical high-quality insurance products and services direct to customers without agents. 20th Century (<http://www.20thCenturyInsurance.com>) markets personal automobile insurance in Arizona, California, Nevada, Oregon and Washington.

Quicken InsureMarket auto insurance services -- either comparative rate databases, online purchases, or both -- are available in most of the largest states in the country, where approximately 80 percent of the nation's licensed drivers live...

...of the purchase of preferred stock in InsurQuote.

"We have been working closely with InsurQuote for the past year to help insurance companies use the Internet to better serve and acquire new customers, and to help consumers make better and more informed decisions about their auto insurance needs," Aldrich says. "Our...

...of our close working relationship designed to introduce new products and services for use by insurers."

Quicken InsureMarket is the leading insurance site on the Internet, with participation from major, national insurance carriers, and the ability to offer real-time rate auto, term life, and individual health insurance quotes and online payment options, which can speed the process of buying insurance. The full-service site also features a library of educational material so consumers can learn...

...5.3 million unique visitor sessions in 1998, more than five times greater than the previous year.

Quicken InsureMarket is part of Quicken.com (<http://www.quicken.com>), which provides individuals with information and software tools to help them make better financial decisions. It then provides links to leading financial service...

...consumers can implement those decisions more conveniently than ever. Quicken.com content is also offered at



some of the most widely accessed sites on the Internet, as the exclusive provider of personal financial tools on such sites as CNNfn (<http://www.cnnfn.com/quickenonfn>) and Excite (<http://quicken.excite.com>). Quicken InsuranceMarket is also a primary source of content and programming on the Insurance Center on America Online (keyword: Insurance). About Intuit

Intuit Inc., a financial software and Web-based services company, develops and markets Quicken, the leading personal finance software; TurboTax, the best-selling tax preparation software; and QuickBooks, the most popular small business accounting software. Intuit's [quicken.com](http://quicken.com) ([www.quicken.com](http://www.quicken.com)) offers a complete set of personal finance news, information, and tools, including the leading mutual fund and insurance sites. Intuit's products and...

^ 23/3, K/5 (Item 1 from file: 613)  
DIALOG File 613: PR Newswire  
(c) 2011 PR Newswire Association Inc. All rts. reserv.

00408522 20000906QW057 (USE FORMAT 7 FOR FULLTEXT)  
InsuranceNoodle.Com Receives \$10 Million in Funding from Argonaut Global  
Financial Services Opportunity Fund  
PR Newswire  
Wednesday, September 6, 2000 10:42 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 618

TEXT:

InsuranceNoodle.com, a new insurance e-broker offering tailored, competitively priced insurance policies to small-business owners, today announced the closing of \$10 million in Series A funding led by Argonaut Private Equity Management, LLC. Argonaut manages the...

...fund capitalized principally by major financial services companies. InsuranceNoodle.com will use the financing to expand its business nationally.

InsuranceNoodle.com offers small-business owners online comparative quotes and fulfillment from the nation's top insurers, including The Hartford, AIG, CNA, St. Paul and Zurich U.S. Customers fill out an easy-to-complete insurance application, receive bindable quotes in 24 hours or less and can buy their policies online. In addition, they have access to real-time advice from licensed, impartial insurance agents through either online chat facilities or a toll-free number (888-I-NODDLE), seven days a week from 7:00 a.m. until 11:00 p.m. Upon purchasing a policy, customers are provided with their own Web page where they can manage policy changes, obtain certificates of insurance and initiate claims online 24 hours a day.

23/3, K/6 (Item 2 from file: 613)

DIALOG(R) File 613: PR Newswire  
(c) 2011 PR Newswire Association Inc. All rts. reserv.

00281202 20000308NEW054 (USE FORMAT 7 FOR FULLTEXT)  
E-Nable.Com Corporation, Itsa Announce License Agreement  
PR Newswire  
Wednesday, March 8, 2000 17:47 EST  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 454

TEXT:  
e-Nable.com Corporation, a subsidiary of the MB Group, and Insurance Technology Services of America (ITSA) today announce a technology license agreement under which e-Nable.com will use ITSA's state-of-the-art Internet technology to make available to customers the benefits of e-Nable.com's Insurance e-Nable(TM) system.

The Insurance e-Nable(TM) system is designed to automate and speed the process of applying for and issuing insurance policies. Insurance agents and underwriters can use the Insurance e-Nable(TM) suite of services to obtain quotes, fill out applications and even issue policies electronically via the Internet.

23/3,K/7 (Item 3 from file: 613)  
DIALOG(R) File 613: PR Newswire  
(c) 2011 PR Newswire Association Inc. All rts. reserv.

00208960 19991104SFTH031 (USE FORMAT 7 FOR FULLTEXT)  
Top Ten Insurance Companies Covered by Oracle(R) Technology  
PR Newswire  
Thursday, November 4, 1999 08:01 EST  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 564

...of its annual accounting survey of the largest U.S. companies, the 1999 Fortune magazine Fortune 500 survey ranked the following as the ten largest insurance companies by revenue: State Farm TIAA-CREF, Prudential, American International Group Inc. (AIG), Metropolitan Life, Allstate, Cigna, Aetna, New York Life Insurance and Northwestern Mutual.

Oracle(R) e-business solutions deploy Internet technologies to fundamentally change the way companies do business. AIG, the leading U.S. based international insurance organization and the largest underwriter of commercial and industrial coverage in the U.S., emphasizes the development and capitalizing of technologies to enhance its distribution networks and level of service to brokers, agents and customers. Electronic commerce, and in particular the use of the Internet to attract new customers and improve service to existing customers, is an important focus for AIG worldwide.

AlG has used Oracle's open and flexible Internet technology to develop e-commerce and e-business initiatives. Oracle powers AlG's property-casualty insurance broker Web site, AccessAlG™. Through a secure log-in, a broker can tailor their account to the products and services they use most. As a convenient sales tool for brokers, the site contains information on more than 300 AlG insurance products and a user can quickly obtain product quotes, download application forms and policy specimens.

Additionally, AlG utilizes a rating and rules engine within an Oracle database for its AlG eWriter™, a Web-based system that gives property-casualty insurance brokers the ability to quote and bind select management liability insurance coverages for mid-sized accounts via AccessAlG.

"Oracle's Internet computing technology for e-business better links agents and brokers to their customers and streamlines the internal process of policy writing," said Steve Perkins, senior vice president and general manager of Oracle's Financial Services division. "It is our Internet vision and Internet-based technologies that empower companies like AlG to use the Internet to their advantage. We're also enabling these companies to keep pace with Internet speed in order to deliver the next generation of insurance offerings over the Web."

About Oracle Corp.

Oracle Corp. is the world's leading supplier of software for information management, and the world's second largest independent software company... education, and support services, in more than 145 countries around the world.

For more information about Oracle, please call 650-506-7000. Oracle's Worldwide Web address is (URL) <http://www.oracle.com/>.

Trademarks

Oracle is a registered trademark of Oracle Corporation. Other names may be trademarks of their respective owners.

SOURCE Oracle Corporation

CONTACT: Sally...

...shuching@us.oracle.com or Kim Stocks of Applied Communications, 415-365-0222, or [kstocks@appliedcom.com](mailto:kstocks@appliedcom.com) for Oracle Corp.  
Company News On-Call: <http://www.prnewswire.com/comp/100462.html> or fax, 800-758-5804, ext. 100462  
Web site: <http://www.oracle.com>  
(ORCL)

23/3, K/8 (Item 1 from file: 810)  
DIALOG(R) File 810: Business Wire  
(c) 1999 Business Wire. All rights reserved.

0948639 BMW417

RELIANCE GROUP HOLDINGS: Reliance Group Providing On-Line Access to  
Workers' Comp, Auto, Surety, Professional Liability Coverages:  
E-Commerce to Exceed \$100 Million in 1999

December 07, 1998

Byline: Business/Technology Editors & Insurance Reporters

...in 1999.  
Last year, Reliance National, a principal unit of Reliance Group,  
became the first insurer to quote and bind workers' compensation  
insurance over the Internet. In the first nine months of 1998,  
CyberComp had \$60.3 million in gross premiums written, compared with  
\$31.5 million in all of 1997.

CyberComp, which can be accessed at [www.cybercomp.com](http://www.cybercomp.com) is licensed  
and on-line in 43 states. More than 500 independent insurance  
agents have access to CyberComp via a password-protected web site. CyberComp  
enables agents to get price quotes and obtain workers' compensation  
coverage for small accounts quickly and easily over the Internet.  
Agents log onto the CyberComp web site, complete the on-line  
application for their clients and receive an underwriting response in  
five minutes or less. Once a quote is approved, the policy can be  
bound and issued. Quoting and binding had been a process that could  
take anywhere from five to 10 days with traditional means, such as  
telephone, fax and mail...

...compensation for smaller companies -- an estimated  
\$15 billion market in the United States.

Reliance Group Chairman and CEO Saul P. Steinberg said, "The World  
Wide Web is enabling Reliance to expand its distribution channels,  
penetrate new markets and expedite the delivery of products and  
services. The Internet offers significant growth potential..."

23/3, K/9 (Item 2 from file: 810)  
DIALOG(R) File 810: Business Wire  
(c) 1999 Business Wire. All rights reserved.

0935751 BMW250

FULBRIGHT & JAWORSKI: Year 2000 Wire/Year 2000 Information and Readiness  
Disclosure Act: December 3 Becomes Important Deadline

November 09, 1998

Byline: Business Editors & Technology Writers

...worth the potential additional risk which might  
come from the way in which the retroactive disclosure must be made.  
The retroactive designation may pose interesting issues relating to  
the insurance coverage renewal process.  
Freedom of Information Act

The Act also provides that a federal agency may expressly designate a request for voluntary information relating to Year 2000 issues as a special Year 2000 data-gathering request. Any information provided pursuant to such request is exempted from disclosure under the Freedom of Information Act and may not be used by either the federal agency or any third party in subsequent federal or state litigation.

#### Antitrust Exemption

The Act also provides a limited antitrust exemption to promote information sharing between parties who might otherwise be considered competitors. The exemption is specifically limited as to time and by its term will be construed narrowly.

#### Internet Use Encouraged

The Act also encourages use of the Internet to provide notice on Y2K remediation efforts and specifically provides that notices required by the Act which are posted on a Web site in a...

23/3, K/10 (Item 3 from file: 810)  
DIALOG(R) File 810: Business Wire  
(c) 1999 Business Wire. All rights reserved.

0904444 BW071

IVANS STARNEX: IVANS, StarNex Partnership To Increase Group Life and Health Insurance Sales

September 09, 1998

Byline: Business Editors

...and reduce quote processing costs, thanks to a new partnership between IVANS and StarNex.

The two companies announced the partnership at the LIMRA International Group Insurance and Managed Health Care Conference here today.

With StarNex's ConnectSMART electronic request for proposal (RFP) system and the insurance industry network of IVANS, companies, agencies and brokerages can now manage the front-end sales process

more efficiently. The result is that brokers will receive quicker, more accurate quotes and insurance companies will save time and money.

"Internet applications are changing the way individuals and businesses purchase and distribute products. The group insurance business is no exception," said IVANS Vice President of Product Management Bill Tedrick. "Companies selling group life and health insurance, need to respond quickly and avoid the communication gaps between brokers and insurers that often cause the greatest delay in the quote process."

"Insurance carriers and health organizations receive thousands of quote requests annually in no standard format," said Joseph Markland, president and treasurer, StarNex, Inc. "Up to seventy-five percent of those requests have missing information. Time...

...the efficiencies of the RFP process for brokers and companies seeking to be technology leaders in the marketplace."

The combination of ConnectSMART with the latest Internet protocol (IP) technology of the IVANS network, and the mapping and translation expertise of IVANS' subsidiary BWC Systems, Inc., has created a totally integrated industry...

23/3, K/11 (Item 4 from file: 810)  
D:\ALCOG(R) File 810: Business Wire  
(c) 1999 Business Wire. All rts. reserv.

0778608 BW0049

PHI CO GROUP: PHI CO Physician and Surgeon Coverage Applications Available On-Line

November 26, 1997

Byline: Business Editors/Health/Medical/Insurance Writers

...BUSINESS WIRE--Nov. 26, 1997--Insurance brokers and customers can now download applications for PHI CO's physician and surgeon coverage directly from the company's Internet site, PHI CO President and Chief Executive Officer Barry Persofsky Wednesday announced.

Persofsky said the coverage applications can be downloaded from www.PHI CO.com, completed, and mailed or faxed to the nearest PHI CO office. Unlike many other insurance carriers which supply generic forms on-line, the PHI CO web site offers only approved, state-specific coverage applications.

"We're looking to make the application process as convenient as possible for brokers and potential customers," Persofsky said. "By including state-specific coverage forms, we're ensuring that all applications on our web site include any special language or fraud information required by individual state insurance departments."

PHI CO's physician and surgeon coverage is currently available in 39 states, with applications pending in the remaining 11 states and Puerto Rico. Once PHI CO is approved to offer physician and surgeon coverage in a given state, the corresponding application automatically is added to the company's web site.

PHI CO Group Inc. includes PHI CO Insurance Co. and PHI CO Services Co. PHI CO Insurance Co. is licensed in all 50 states as well as the District...

23/3, K/12 (Item 5 from file: 810)  
D:\ALCOG(R) File 810: Business Wire  
(c) 1999 Business Wire. All rts. reserv.

0666971 BW0156

BOLTON RGV INSURANCE: Bolton/ RGV breaks new ground with on-line builders' risk quotes

January 29, 1997

Byline: Business Editors/Insurance & Multimedia Writers

SOUTH PASADENA, Calif.--(BUSINESS WIRE)--Jan. 29, 1997--Bolton/ RGV Insurance Brokers, in collaboration with Deans & Homer Insurance Managing Underwriters, has developed the first on-line interactive builders' risk application, providing insurance quotes and responses to contractors and building or dwelling owners within 48 hours of application.

"The concept is based on giving the construction industry access

to insurance products, services and information anytime, from any place and through any Internet provider," said Robert L. Davidson, executive vice president of Bolton/RGV.

"Operating on the Internet eliminates many of the frictional and acquisition costs that go into issuing an insurance policy.

Therefore, we can offer our product at significant savings over traditional policies of this type."

In addition to the innovative on-line quotation service, prospective buyers can access the program at <http://www.boltonrgv.com> to obtain key policy features and frequently asked questions about builders' risk insurance. Coverage is available in Arizona, California, Nevada, Oregon and Washington...

23/3, K/13 (Item 6 from file: 810)  
DIALOG(R) File 810: Business Wire  
(c) 1999 Business Wire. All rights reserved.

0660944 BW0090

STORAGETEK: StorageTek forms alliances, emphasizes document management solutions across multiple industries

January 13, 1997

Byline: Business and High Tech Editors

...and archiving of documents from magnetic disk to another storage medium. Tier two consists of applications that drive storage needs including report management and distribution, online viewing, imaging and workflow, creating electronic forms, and basic hard-copy output management. Tier three combines tiers one and two in an application that is normally industry specific.

Examples of tier-three applications include processing insurance claims and administering policies, managing bank or mortgage loan applications and servicing accounts, and maintaining customer billing and usage information in the telecommunications and public utility sectors. State and federal agency applications might include archiving education records, managing application forms or taxpayer correspondence.

Storage Technology Corp., based in Louisville, Colo., designs, manufactures, markets and services, worldwide, information storage and retrieval systems for enterprise-wide computer systems and networks. StorageTek's Network Systems Group helps organizations avoid risk through the application of data-protection technologies. StorageTek reported revenue of \$1.93 billion in its...

23/3, K/14 (Item 1 from file: 813)  
DIALOG(R) File 813: PR Newswire  
(c) 1999 PR Newswire Association Inc. All rights reserved.

1445468 NEM004  
IDC Forecasts High-End Application Service Provider Market Will Reach \$2 Billion by 2003

DATE: March 29, 1999 07:58 EST WORD COUNT: 519

... to deploy, host, manage, and lease what is typically packaged

application software from a centrally managed facility. Customers gain access to the applications through the Internet or dedicated leased lines. IDC considers "high-end" ASPs those service firms that go beyond the mere hosting and maintenance of simple applications. High-end...

...up-front consulting, customization and extension of the application, and ongoing technical support. High-end ASPs include US Internet working, IBM Global Services, EDS, USWeb, FutureLink, Oracle Online, Corio, ServiceNet, and World Technology Service.

IDC expects the ASP market to be driven by the increased acceptance of outsourcing, vendor ASP evangelism, mergers and acquisitions, improved networking technology, and e-commerce. Market inhibitors include customer acceptance, optimization of applications to run over the Internet, and continued support from independent software vendors. To overcome these concerns and grow the market, ASPs must create industry confidence through established and successful long...

... reality is that the high-end ASP market is an emerging market with few customers to date," said Meredith McCarty, Senior Analyst with IDC's Internet Services research program. "Nineteen ninety-nine will be a turning point as ASPs hit the streets with their service offerings and the market responds. After 1999, we'll have a better idea about how well and how fast the ASP concept will be accepted."

To order IDC's bulletin Worldwide Application Service Provider Forecast, 1998-2003 (IDC W8664), contact Cheryl Toffel at 1-800-343-4952, ext. 4389 or at ctoffel@idc.com

About IDC

International Data Corporation...

... products, vendors, and geographies. IDC provides data, analysis, and advisory services to the world's leading IT suppliers as well as IS professionals in finance, insurance, entertainment, advertising, consumer goods, and publishing. IDC's research and opinions are based on the results of more than 300,000 end-user surveys, in-depth competitive analysis, broad technology coverage, and strategic analysis. IDC is committed to providing global research with local content through its 500 analysts in more than 40 countries worldwide. Additional information on IDC can be found on its Web site at <http://www.idc.com>

IDC is a division of International Data Group, the world's leading IT media, research, and exposition company.

All product and company names...

23/3, K/15 (Item 2 from file: 813)  
DIALOG(R) File 813: PR Newswire  
(c) 1999 PR Newswire Association Inc. All rights reserved.

1445455 NYM012  
New York New Media Association Sets Policy Agenda for 1999 to Create Favorable Business Environment for Growth of New Media Industry

DATE: March 29, 1999 07:45 EST WORD COUNT: 700

... 29 / PRNewswire/ -- With the growing recognition of the new media industry as a major force in the national economy, the New York New Media Association ([www.nynma.org](http://www.nynma.org)) today announced a Policy Agenda for 1999 to obtain favorable policies for the new media industry at the local and



state levels. Responding to requests from its members to benefit from public policy initiatives, NYNMA will expand its lobbying campaign to educate government agencies and officials about the needs and growth of the new media industry. NYNMA will also influence policy-making on issues affecting new media businesses, such as tax and telecommunications services.

Building on its successes in 1998, NYNMA has published an agenda for 1999 that focuses...

...and in the development of a world-class work force. Also, NYNMA will use its members' group purchasing leverage to lower the cost of healthcare insurance. It will also support competition in local-loop telecommunications that could lead to lower cost and higher quality services for new media companies. NYNMA will...

23/3, K/16 (Item 3 from file: 813)  
DIALOG(R) File 813: PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1230818 NETH023  
Travelers Property Casualty Joins Intuit's Quicken InsureMarket on the Internet

DATE: February 19, 1998 13:20 EST WORD COUNT: 478

Feb. 19 /PRNewswire/ -- Travelers Property Casualty (NYSE: TAP) has become the first insurance carrier on the Quicken InsureMarket Web site opportunity to obtain a price quote and purchase an automobile insurance policy online. As a pilot, consumers in Alabama may now use Quicken's InsureMarket site to receive on-line price quotes and purchase an auto insurance policy from a Travelers Property Casualty agent.

Consumers may also use the InsureMarket Website in Alabama and the other 49 states to request services from a local agent to receive rate quotes, information about auto and homeowners insurance and assistance in purchasing a policy.

Travelers expects to be able to quote and issue policies online to consumers using the InsureMarket site in all 50 states by the end of 1998. Hector Maury, vice president, Personal Lines Interactive Channels at Travelers...

... Quicken's InsureMarket expands the options available to our customers and agents. Self-service-oriented consumers who want to shop, obtain quotes and arrange coverage online will have that capability. Those who want to talk and work with an independent insurance agent will be able to locate a Travelers agent by taking advantage of a convenient link on the Website."

Maury also said, "Travelers is a company with a history of industry firsts. And we are especially pleased to be the first to make new on-line services available on InsureMarket while the company is celebrating the 100th anniversary of the first auto insurance policy." Maury noted that Travelers is widely credited with having issued the first auto policies in the nation in 1897 and 1898.

This effort represents a collaboration of Travelers Property Casualty and appointed agent Interactive Insurance Services and its president, Steven Alrich. InsureMarket is a feature of Intuit, Inc.'s Quicken.com (<http://>

www.quicken.com) Website, which provides individuals with objective information and interactive tools to make sound financial decisions. It then provides links to a broad variety of leading financial service providers so consumers can implement those decisions more conveniently than ever, saving time and money.

Intuit, Inc., a financial software and Web-based services company, develops and markets Quicken, the leading personal finance software; Turbo Tax, the best selling tax preparation software; and QuickBooks, the most popular small business accounting software.

Travelers Property Casualty (www.travelerspc.com) is a leading provider of automobile and homeowners insurance for consumers. The company is also a leading provider of a broad range of...

23/3, K/17 (Item 4 from file: 813)  
DIALOG(R) File 813: PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0935655 SFM008  
INSWEB ANNOUNCES ADDITION OF GLOBAL INSURER ZURICH KEMPER LIFE'S KEMPER QUICK INTERACTIVE INSURANCE QUOTATION SYSTEM TO INSWEB WORLD WIDE WEB INSURANCE MARKETPLACE

DATE: April 15, 1996 07:55 EDT WORD COUNT: 843

April 15 /PRNewswire/ -- InsWeb, the Internet's first consumer-centric, vertical insurance marketplace, today announced that Zurich Kemper Life, a multi-billion dollar insurer, will offer the direct quotation of term life policies through its electronic quotation service "Kemper Quick" via InsWeb. Kemper Quick can be accessed via InsWeb at [www.insweb.com](http://www.insweb.com)

Specifically, Zurich Kemper Life now offers a ten-year level premium term life product on the InsWeb insurance market. Zurich Kemper Life has plans to offer a diverse array of products in the near future on InsWeb, including an annuity product. The Kemper...

...death benefit of \$50,000 and up to a maximum death benefit of \$500,000. "We cannot overstate the importance of having such a major insurer as Zurich Kemper Life join InsWeb to immediately offer direct quotations of insurance through its Kemper Quick service," stated Hussein Enan, InsWeb's Chairman and Chief Executive Officer. Zurich Kemper Life is dedicated, as are we at InsWeb, to using technology to provide new low-cost insurance products via the Internet. The addition of Zurich Kemper Life underscores InsWeb's commitment to enabling electronic commerce on the Internet. We will continue to solidify our insurance market infrastructure with insurance providers, new insurance products, information and other services."

For the consumer, Kemper Quick provides an easy one-step electronic Request for Application process on the front end, consequently facilitating a streamlined procedure for receiving term life coverage. In addition, agent advice is available at no additional cost to the consumer. "At Zurich Kemper Life, we wholeheartedly embrace InsWeb's vision of a viable and low-cost insurance distribution medium and vertical

market," stated John Scott, Chief Executive Officer. "By entering the InsWeb marketplace with our Kemper Quick service, we feel we are joining forces with an impressive lineup of insurance providers who currently offer or plan to offer interactive insurance quotations and purchasing on-line. This will enable us to take advantage of economies of scale in the near term and build our base of qualified consumers who shop and seek insurance knowledge on-line because it is quick and easy."

#### Easy Zurich Kemper Life Kemper Quick Process Expedites Coverage

Simply click on the instant quote icon on the Zurich Kemper Life page located at [www.insweb.com/zurichkemper.com](http://www.insweb.com/zurichkemper.com)

Complete the Request for Application and submit for an instant quote.

After obtaining the quote, the consumer can easily identify a Zurich Kemper Life representative for advice. The request for application is then electronically sent directly to the company to complete the application process.

Within two weeks, an authorized paramed professional visits the consumer to conduct a brief health examination...

...information and the consumer's signature on the application.

This process takes a lot less time than traditional methods, and the consumer receives low-cost insurance from a financially strong company.

#### About Zurich Kemper Life

Zurich Kemper Life is a union consummated between Zurich Insurance Group and Kemper Corporation in a \$2 billion merger in January 1996. This union has brought together four distinct life insurance companies under one banner in the United States. Zurich Kemper Life has 450 employees and 80,000 licensed representatives nationwide. Zurich Kemper Life is dedicated...

...objectives of creating 21st century systems to serve consumers, agents, brokers and employees. The Company also is committed to continuously developing new and innovative life insurance and annuity products that are offered through its family of companies.

#### About InsWeb

InsWeb is the Internet's first-ever centralized interactive marketplace for insurance information, electronic quotation and direct on-line purchasing. InsWeb's mission is to create the forum within which the full loop of electronic commerce transpires on-line. This vertical marketplace, the consumer-centric Internet gateway for the insurance industry, serves as the Internet center for in-depth and unbiased industry-wide insurance information about agents and brokers, insurance companies, coverages, regulations and news. In addition to

its role as creator of the insurance industry marketplace. InsWeb's publisher is also a cutting-edge technology company. InsWeb is working with insurers and Web technology vendors to build a specialized suite of search engines, screening filters, authoring tools, proprietary security software, and bridging software to legacy systems. InsWeb management...

...a seasoned staff of technology veterans to ensure that InsWeb can offer the most technologically advanced marketplace for electronic commerce. InsWeb is located at <http://www.415-373-0200> or by e-mail at [info@insweb.com](mailto:info@insweb.com)

NOTE: Insweb is a service mark...

23/3, K/18 (Item 5 from file: 813)  
DIALOG(R) File 813: PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0050142 NY6  
MONY FINANCIAL SERVICES UNVEILS INSURANCE INDUSTRY'S FIRST FULLY INTEGRATED UNDERWRITING EXPERT SYSTEM

DATE: February 4, 1988 14:21 E.T. WORD COUNT: 595

...approve and issue more than 60 percent of the eligible policies. It will also significantly increase MONY's underwriting capacity.

"While other insurers have personal computer-based artificial intelligence, we are the only insurer to have fully integrated that capability with our mainframe computer," said MONY Executive Vice President Albert J. "Bud..."

...An "expert system" is able to make knowledge-based decisions. Within the scope of its capabilities, CLUES "reasons" and reaches conclusions about an individual's insurance risk that a trained underwriter could make, given the same facts.

CLUES is currently processing the life insurance applications being submitted by 30 agencies in MONY's western region. The company's entire national sales force will be on-line by June 1988.

Integration is the Key

CLUES is part of a coordinated information and administrative network linked with the company's mainframe computer in its Syracuse Operations Center, where individual life insurance policies and annuities are processed and serviced.

The network processes information entered in everyday language (rather than coded input) to simplify the data entry and review process.

Also part of the network is a complementary system of CLUES, known as FAST (Field Application Submit Transaction), which will allow applications to be submitted from an agency via computer terminal. FAST is currently being tested in five MONY agencies.

By September, the network should be able to accept an application from any MONY agency computer terminal, validate

the  
data, approve the application, then print and issue the actual  
policy -- automatically.

From Three Days to Three Hours

In a "best-case scenario," the underwriting process, which  
includes the period when the application is submitted, reviewed...

...will be able to  
identify the most appropriate coverage and apply for it quickly and  
efficiently."

MONY Financial Services is a group of companies providing  
insurance, investments, employee benefits and credit facilities for  
individuals and businesses. With more than \$22 billion in assets  
under management, the enterprise operates throughout the United...

23/3, K/19 (Item 1 from file: 20)  
DIALOG(R) File 20: Dialog Global Reporter  
(c) 2011 Dialog. All rts. reserv.

13582119 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Travelers Delivers SEMCI Live in Real-Time -- Company Announces First Live  
Agency Transaction --  
BUSINESS WIRE  
November 01, 2000  
JOURNAL CODE: WBEW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 770

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the implementation of the real-time SEMCI vision using ACCORD XML  
standards," said William M. Houston, president of the IIAA.

"The benefits of real-time insurance are far reaching and  
limitless, and every level of the independent insurance distribution  
system will be the beneficiaries of this technology," said James P.  
Kellner, chairman and CEO of Applied Systems.

"In the world of small commercial insurance, efficiency is key  
to profitability," said M. MacLean. "Travelers Select Accounts is clearly  
committed to bringing SEMCI to agents and joins its agency force in...

...rate and

issuance system that integrates with the SEMCI capability.

Over 3,000 agents are implementing the system since it became  
available in June.

-- Public Web access, allowing agents to transact business over  
the Internet to speed the entire process.

-- A state-of-the-industry service center that functions as an  
extension of an agency's servicing operations, offering a...

23/3, K/20 (Item 1 from file: 9)  
DIALOG(R) File 9: Business & Industry(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

02237214 Supplier Number: 25796193  
Big 'I' Markets Helps Agents Expand Reach  
(Independent Insurance Agents of America inks first policy using new Big  
"I" Markets, which allows agents to write policies in markets that were  
inaccessible to them before due to a lack of contracts)  
National Underwriter Property & Casualty, v 104, n 32, p 21  
August 07, 2000

DOCUMENT TYPE: Journal ISSN: 1042-6841 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 695

TEXT:

"If it were not for this system we would not have written the policy," said Gregory Blair, an independent agent with Nottingham Insurance and Financial Services Inc. in Trenton, N.J., who received the program's first binding.

The system has been under development since its inception two years ago and New Jersey is the first in the nation to take advantage of it, said Ryann Harris, director of IIAA insurance programs, sales and development.

"We are looking to bring specialty, niche (insurance coverage) right to (independent agents') fingertips," said Ms. Harris.

The system was introduced to the membership during IIAA's fall convention last year and went online in June with the Trenton-based Independent Insurance Agents of New Jersey signing on as the pioneer group. "We actively solicited IIAA to come here," said Peter Elliott, IIAA associate vice president of member services. "This is a great idea and we love it."

The program, said Ms. Harris, involves six providers who offer 24 specialized insurance coverages including automobile extended warranty insurance, difficult-to-place product liability, medical professional liability coverage, and other specialty policies. The companies do not compete over price and only offer a specific line of coverage.

"We are not looking to duplicate product lines," Ms. Harris explained. "It is not our intention to compete with our members." The system enables a registered independent agent to enter the Big "I" Market online and request a quote for a line of coverage from one of the six companies offering insurance on the system. After the agent receives the quote, he or she reviews it with the customer. If it is accepted, then the agent can request a binder and receive confirmation of the quote by e-mail.

The first binding experience under the system for Nottingham Insurance was writing a real estate errors and omissions policy with St. Paul Fire and Marine of St. Paul, Minn.

"We were tight on time," Mr...

...submitted in the early afternoon and by a little after 4 p.m. they had the quote. The customer found the quote to be very competitive with other policies the buyer was considering and decided to make the purchase, he added.

"The customer was really happy," Mr. Blair said.

Typically, it would take days...  
...involved. Because of Big "I" Markets, two agents have asked to join IIAA to take advantage of the program Mr. Elliott added.

Next to come online with Big "I" Markets will be Oklahoma and Virginia in August, said Ms. Harris. She said 15 to 20 more state independent agent groups are...

23/3, K/21 (Item 2 from file: 9)  
D:\ALCO (R) File 9: Business & Industry(R)  
(c) 2011 Gale/Cengage. All rights reserved.

02172431 Supplier Number: 25697381

Results Worse in Private, Nonprofit D&O

(There are about 1.25 mil nonprofit companies in the US with over \$25,000 in revenue, representing a directors and officers liability insurance market of \$400 ml, and 5 mil privately owned firms representing a \$50 bil insurance market)

National Underwriter Property & Casualty, v 104, n 19, p 14+

May 08, 2000

DOCUMENT TYPE: Journal; Industry Overview ISSN: 1042-6841 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1942

TEXT:

...introduce efficiencies in underwriting, marketing and distribution processes, he said the time and money that people are spending on developing full e-commerce solutions for insurance just isn't necessary.

Explaining that a full e-commerce solution is one where brokers go on the Internet, do the application, get the quote, bind online and deliver policies to the insurer for clearance, the systems just don't work very well.

Moreover, "those companies are missing the biggest piece of it," he said.

"You don't have to issue policies online. You don't have to invoice online. You don't have to bind online," because for an insurance company, the underwriting piece is "where you spend the most money," he said.

"You take the submission into your insurance company, you log it, you give it to an underwriter, they take a look at the information, they write the quote, type it out (and...

...commission, before you pay your losses, before you pay the reinsurance company. It just costs that amount of money to get it going," he added.

Insurance companies have to stop worrying about developing the complete solution, turning instead to solving the problem that costs the most money, he said.  
He also...

23/3, K/22 (Item 3 from file: 9)  
DI ALCOR(R) File 9: Business & Industry(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

02135808 Supplier Number: 25650377

One on One

(The market for direct marketing of insurance will reach over 100 bil in premiums by the end of 2000 and \$117.2 bil in premiums in 2002)

Best's Review, v 100, n 12, p 49+

April 2000

DOCUMENT TYPE: Journal; Industry Overview ISSN: 1527-5914 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1076

TEXT:

...independent contractor agents," State Farm spokesman Joe Johnson said. The company has 16,000 agents in the United States and Canada.

The expansion of the Internet--because of its ability to accumulate data and interact with customers in real time--makes direct marketing even more convenient to embrace.

One of the biggest barriers to instantaneously accepting applications, underwriting and issuing insurance coverage is the lack of uniform protocols for electronic signatures, but that is changing. At least 34 states have adopted some form of electronic signatures, and others are considering similar legislation.

The real barrier to selling insurance through the Internet is the dual requirements of task shifting and transformational thought.

\* Task shifting. This is the process by which repetitive analysis--underwriting, for example--requires offline staff and time. For most life insurance coverages, the application is shepherded through the system by an agent. In some cases, guaranteed-issue products require no underwriting and can be issued immediately. For auto insurance, systems often are hard wired into state databanks, making driving records instantly available. Moreover, risk-assessment information contained in databases like those provided by Choicepoint...

...and less time spent in the underwriting process convert into rate savings.

\* Transformational thinking. The tools may be in place for direct sales over the Internet. But many insurance professionals have yet to grasp the potential of the instant gratification offered by the Internet: Go to an auto insurer on the Web, fill out an application, receive acceptance, pay for your auto premium with a credit card and download your insurance card and policy onto your own printer. The transaction time and cost is far lower than an agent transaction.

#### Adapting to Change

Historically, a sale is made when payment is received and the goods delivered. The convolutions of old insurance business models applied to this new interactive media environment simply do not work. A handful of companies are accepting applications and payment and are issuing policies over the Internet. Once mastered for all types of products, direct marketing of insurance will explode. It is not inconceivable that some day one-third of every premium dollar written in personal lines may come from direct marketing.

Donald R. Jackson is chairman of the Jackson Consulting Group, Ltd., Middleton Del. This article is an excerpt from Insurance Direct Marketing 2000, A Special Report on the Companies, the Practices, the Standards & the Benchmarks, to be published in June.

23/3, K/23 (Item 4 from file: 9)  
DIALOG(R) File 9: Business & Industry(R)  
(c) 2011 Gale/Cengage. All rights reserved.

01959757 Supplier Number: 25444875

The Underwrite Stuff

(Direct marketing--generated property and casualty insurance coverages may rise from 6% of all insurance sales in 1996 to 35% by 2005)

Direct, v 11, n 13, p 21

October 1999

DOCUMENT TYPE: Journal ISSN: 1046-4174 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 458

TEXT:

...of the huge paper flow back and forth from insurer to buyer.  
Telemarketing is next, followed by television and radio advertising.



miscellaneous media and the Internet.

Insurance firms are turning more and more to direct marketing because it's efficient and cost-effective. Geico, for example, can honestly claim to save consumers...  
...15%" according to Jackson.

Consumers have an incentive to use direct channels for bargain hunting, especially in light of laws requiring mandatory auto and homeowners insurance. And they are becoming more aggressive comparison shoppers, "not afraid to do business by mail or by telephone with a reputable company," Jackson says.

But Jackson doesn't see insurance agents going the way of the dinosaur. Some consumers will always want an agent to sell them insurance in person, while others will choose to talk with an agent by telephone. Increasingly, though, consumers seem to want to deal directly with the company, he claims.

For these customers, the Web provides an ideal information and sales vehicle. Insurers, however, aren't so sure. Very few companies sell insurance online. Instead, they still view the Web as an information source. Three out of 10 insurers use their sites to increase awareness about their products, compared with 24% who see it as a way to increase revenue and sales.

A handful--Geico and Colonial Penn to name two--accept applications online, but don't issue policies electronically. Requests made online often are handed off to an agent who completes the transaction.

"Eventually they're going to figure it out," Jackson maintains. "There's nothing wrong with handing an inquiry to an agent..."

...to leverage an electronic inquiry. Perhaps e-mail is the answer." Not that any firm is using e-mail for customer contact and sales--yet.

Web sales will gain on other DM channels, though, because consumers are demanding it. "In a decade's time, it wouldn't surprise me if 50% of insurance transactions took place over the Internet," Jackson predicts. "It has all the earmarks of convenience, confidentiality and ease of use."

23/3, K/24 (Item 5 from file: 9)  
DI ALCO (R) File 9: Business & Industry (R)  
(c) 2011 Gale/Cengage. All rights reserved.

01957956 Supplier Number: 25412734

Finding the Middle Ground

(Farmers Insurance Group spent about \$200,000 on a networking effort; agents will use upgraded software to offer products)

Insurance Networking, p 46+

September 1999

DOCUMENT TYPE: Journal; Company Overview ISSN: 1097-5225 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1187

TEXT:

When Los Angeles-based Farmers created seven new insurance products for small and medium-size businesses last year, its main goal was to build an inexpensive processing system to enable agents to get quotes and issue policies faster. "We were in the process of creating new products for our selected industries, and needed a way to rate and

issue the policies," says Wayne Kuschel, director, Farmers commercial applications. So Farmers modified its 12-year-old commercial policy processing software to let agents extract more information from the insurers mainframes at much faster speeds.

Agents who once had to fill out paper forms and mail or fax applications and other important data to regional offices can now send completed applications from their networked terminals directly to Farmers underwriters.

Agents transmit application information over a proprietary private network maintained by Farmers that uses Microsoft Corp.'s SNA architecture. The network connects captive insurance agents in 28 states.

The insurer did not have to spend a lot of money on expensive consultants or new hardware. In all, the company invested about \$200,000 in the...

...the project full time.

photo omitted  
Farmers also held down costs by retaining its legacy systems -- International Business Machines Corp. mainframes and AS/400 network servers -- and modifying its commercial lines processing software. That Commercial Lines System software, from CGI USA, the U.S. unit of the Montreal-based information technology services company CGI, automates the steps agents must take to quote and issue commercial insurance policies.

Farmers Insurance executives recognize that in an increasingly competitive environment, where insurance is becoming a commodity product sold by banks and other financial services companies, the survivors will be carriers that differentiate themselves with improved customer service...

...policies than it does to quote a single personal policy, Kuschel explains.

That complexity makes it difficult to instantaneously quote commercial business insurance over the Internet at this time, he says, though some companies are starting to offer that service for some lines of business.

"The complexities rise from the rating...

...to handle the workload."

Like Farmers, many other commercial lines carriers want to speed up the distribution process without investing heavily in new equipment and Internet technology. And as an intermediate step to the Internet, this strategy is sound, says Judy Johnson, an insurance industry analyst at Meta Group Inc., a Stanford, Conn.-based information technology research and consulting group...

2/3, K/25 (Item 6 from file: 9)  
DIALOG(R) File 9: Business & Industry(R)  
(c) 2011 Gale/Cengage. All rights reserved.

01940942 Supplier Number: 25407907  
Beware Sales Software That Bypasses Brokers  
(The insurance industry wastes about \$54 bil/yr on paper processing related to the distribution function)

National Underwriter Life & Health-Financial Services Edition, v 103, n 35  
p 74  
August 30, 1999  
DOCUMENT TYPE: Journal ISSN: 0028-033X (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1373

TEXT:

...both a potential ally and a potential rival to brokers.

Brokers are being threatened by a confluence of market forces. The most compelling is the Internet behemoth that is already transforming other areas of the financial services industry. Another force is the rise of alternative insurance distribution channels, such as banks...  
...hallmark of the Internet has been the role it plays in so-called "disintermediation"--the elimination of the middleman. Want to buy a book? The Internet "disintermediates" by eliminating the need to go to the bookstore, the traditional middleman between the reader and the publisher.

The Internet has emerged at a time when the ability to sell insurance is no longer the sole domain of agents and brokers. And with Congress considering...

...certainly produce substantial change. However, there are several reasons why insurance--and group insurance, in particular--may prove to be a more difficult challenge to Internet marketers who have succeeded in gaining market share in areas such as books, computer and office supplies, and music.

The most obvious is the complex nature of insurance. While it is easy to fathom why and how one might purchase auto insurance online, individual life insurance is less amenable to a point and click type of purchase. For example, how does one factor in the individual's life...

...known as "channel conflict." While managing multiple distribution systems is not totally new to the industry, managing a system that is as vast as the Internet represents an enormous challenge to even the most sophisticated company.

It is tempting to take smug potshots at the insurance industry for its cautious approach to the Internet. While it's true that other industries have been more aggressive in incorporating the Internet into their business models, it just might be that the Internet is even less ready for the insurance industry than the industry has been for the Internet.

Consider the inherent nature of the Internet as a boundary-less environment. While this is perhaps its greatest strength, it becomes a weakness in trying to accommodate an industry such as insurance...

...is regulated on a state-by-state basis. Many states have residency laws that require insurance companies to be licensed in the state and have agents residing in the state in order to have policies approved for sale. The residency laws make selling insurance over the Web a no-win proposition for insurers because they must still support a network of local agencies.

Another roadblock to insurance on the Internet is the nature of the insurance business itself: it requires much human interaction. Life and health insurance policies may require physical examinations; property and auto insurance often requires inspection of the goods before a policy is written. The virtual world of the Web can't meet this need for real-world communication.

Another great strength of the Internet--its ability to provide a direct sales channel--seems like less of a strength in an industry like insurance that sells most effectively through intermediaries.

Also, take a look at the models for Internet sales success. You'll find books, CDs, office supplies, and computers. In other words, you see great success in commodities, not services.

For those who see insurance as just another commodity, the Internet is a great channel. But for those who see the value that both the buyer and seller receive from a knowledgeable broker or agent, the Internet has severe limitations.

Consider, for example, the role a broker plays in developing a group insurance plan for a small or mid-sized company. In... among the various providers and the different lines of insurance and be aware of the relative strengths of each?

The point is not that the Internet and the insurance industry are incompatible. Quite the contrary. The Internet has tremendous potential to reduce dramatically the \$54 billion distribution waste price tag.

The Internet is a truly powerful force. Like any powerful force, it will be hard to harness its power. Let loose upon the insurance industry, it may...

...of insurance into a commodity that can be sold no differently than books or office supplies. Even with all its power and inherent efficiencies, the Internet is still no replacement for the broker.

JOHN UNIPAN IS CEO OF STARNEX, INC. A MASSACHUSETTS-BASED DEVELOPER OF ELECTRONIC SALES AND MARKETING SOFTWARE FOR THE INSURANCE INDUSTRY.

23/3, K/26 (Item 7 from file: 9)  
DIALOG File 9: Business & Industry (R)  
(c) 2011 Gale/Cengage. All rights reserved.

01738877 Supplier Number: 24493975

Whittling the Waste

(SunAmerica spends about \$10 mil on imaging and work flow technology since 1990; other technology efforts by insurers are discussed)

Insurance Networking, p 48+

January 1999

DOCUMENT TYPE: Journal; Industry Overview ISSN: 1097-5225 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2660

TEXT:

...specifics about savings.

In addition, SunAmerica is hoping to reduce costs and improve service by allowing customers to conduct certain inquiries on its World Wide Web page at <http://www.sunamerica.com>. The company receives approximately 2,000 hits per day at its home site, where individuals can check the policy values of their annuities without contacting a SunAmerica representative.

The Internet gives customers another service method and saves money because SunAmerica does not have to respond to customers on the telephone. "It's much less expensive than having to talk to someone on the phone," Holbridge says, although he did not provide specific savings figures.

## Reducing policy costs

Like SunAmerica, Farmers Insurance Group, Los Angeles, also considers technology to be a crucial weapon in decreasing administrative and operating expenses. Farmers focuses on policy processing, underwriting and electronic publishing technology to reduce costs. The first phase of this three-pronged strategy went into effect in 1994 and the process is still being enhanced today, says Nancy Ballance, vice president, business and technology integration.

Previously, agents mailed applications to Farmers Insurance regional offices. Mail room staffers received the applications and subsequently sent them to underwriting. Once there, a Farmers Insurance underwriter would review the policy to make sure it met eligibility and rating rules and then send the policy to a coder to input certain...

...are helping automate much of this process. "Now the agent inputs (the application), and it never sees any human hands until its delivered to the insured," says Philip Moore, vice president, personal lines, policy processing, Farmers Insurance. "There is a significantly reduced cycle time. It is much more streamlined and efficient."

Before, Farmers' service schedule goal was to mail back 80% of...

...transactions touched 10 to 15 employees before the final policy went out the door, now the transactions are often handled by only one employee.

Farmers Insurance will not provide specific dollar savings related to its technology changes, but Moore says the strategy has enabled the company to consolidate its regional offices...

...company process more business with fewer resources. Previously, a new regional office had to be opened when capacity in an existing region reached 1 million insurance policies. Now, because the carrier is using technology to process more policies, the number of policies each Farmers office can process is not limited.

Positive...

23/3, K/27 (Item 8 from file: 9)  
DI ALCG(R) File 9: Business & Industry(R)  
(c) 2011 Gale/Cengage. All rights reserved.

01070164 Supplier Number: 24455094  
AIG Introduces Transactional Site  
(American International Group launches AIG Online transactional Internet site for small businesses and personal computers)  
Financial NetNews, v III, n 47, p 1+  
November 23, 1998  
DOCUMENT TYPE: Newsletter (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 258

## TEXT:

...likely follow AIG's lead because of the company's size and reputation, Smith added. AIG Online ([www.aig.com](http://www.aig.com)) allows users to begin the application process and receive quotes for coverage on products such as Internet Service Provider insurance and travel agent insurance.

-- Phil Clark

23/3, K/28 (Item 1 from file: 485)  
DIALOG File 485: Accounting & Tax DB  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*  
00610614  
WWWInternet-myths.com  
Salzmann, Benjamin M  
Interpreter v69 n4 PP: 21-22 Feb 1997  
ISSN: 0020-9651 JRNLCODE: AJNT  
WORD COUNT: 1255 LINE COUNT: 114

Accounting & Tax DB.1971-2011/Jan V6  
TEXT: The Internet is growing at a rate of 20 per month, which means the number of users doubles in less than five months. The myths and misunderstandings surrounding this Information Super Highway, however, appears to be growing even more rapidly. In an attempt to dispel a dozen of the myths surrounding the Internet and the insurance industry, let's separate fact from some of the fiction.

Myth #1: The Internet is primarily used by computer "techies."

Fact: The Information Super Highway is being utilized by virtually all higher income professionals (including, but not limited to computer techies). The Internet was originally started by universities and the medical profession to share research studies. Subsequently the Information Super Highway has been picked up by lawyers and business professionals. There are currently over 10,000 home pages specifically dedicated to insurance.

Myth #2: Computer techies capable of building Internet applications should establish your company's Internet direction.

Fact: Having programmers set your Internet direction would be like having commercial artists decide which products to advertise. Your company's Internet direction must reflect your insurance initiatives based on direction from top management. The Internet is a powerful communications vehicle that should reflect your insurance products and philosophies.

Myth #3: If your insurance company has the capability of surfing the web and has built a home page, you have a comprehensive Internet presence.

Fact Surfing the web and building a home page are rudimentary beginnings of a comprehensive Internet presence. The Internet provides a powerful foundation for electronic mail (E-mail) for corresponding with your consumers, agents and vendors.

The Information Super Highway can be used to transmit actual insurance application information and policy data. Thus, processing insurance applications and issuing policies can become a paperless procedure.

The Internet can even support the transmission of pictures (imaging) to eliminate the mailing of pictures of homes or documents such as jewelry appraisals.

Financial transactions can be conducted over the Internet, completing the purchase cycle.

Myth #4: Home pages - if you build it, they will come.

Fact: Millions of home pages currently exist. Traditionally, insurance has not been a topic that attracted the multitudes. To attract traffic to your Internet home page, you need to leverage the basic concept of the Internet. The Internet, or web, is powerful since it inter-connects over 50,000,000 people across 160 countries. Your company needs to aggressively cross-link your home page address to other Internet sites. The best designed insurance home page will not generate traffic if the public is unaware of its existence. An even more important task than creating the home page, is listing it in all of the various Internet search engines and obtaining cross-listings in other home pages.

Myth #5: Insurance companies should use the Internet to reach their end-consumers.

Fact: Carriers will benefit by utilizing the Internet to communicate with endconsumers in addition to numerous other entities.

The Internet is a highly efficient communication vehicle with insurance agents - both independent agents and captive agents.

Improved customer service and cost savings can be obtained through Internet communications with suppliers such as, preferred body shops, managed care organizations, etc.

Expedient communications with regulatory agencies will become a distinct advantage of the Internet.

Tapping into industry associations and insurance data bases provide further information Super Highway benefits.

Myth #6: In order to utilize the Internet for transacting business, all parties must have identical equipment.

Fact: The strength of the Internet is its capability of connecting diverse computer systems for the sake of communications. Companies on various computer platforms will be able to coordinate their information processing while communicating over the Information Super Highway...

23/3, K/29 (Item 2 from file: 485)  
DI ALCO (R) File 485: Accounting & Tax DB  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*  
00458357  
The pampered customer  
Weston, Cathy  
Interpreter v66 n5 PP: 1, 15+ Apr 1994  
ISSN: 0020-9651 JRNL CODE: AINT  
WORD COUNT: 2086 LINE COUNT: 190

Accounting & Tax DB, 1971-2011/Jan V6

...TEXT: the team would develop the agency relationships needed for long-term partnerships. Simply by reorganizing into teams, and changing work-flow patterns and responsibilities, this insurer could decrease total policy-issue time by anywhere from 20% to 50%

Other changes that would speed policy issue relate to technology. Instead of rekeying requests to the labs, Medical Information Bureau, or other

services, the core processing systems could be linked together. Client/server systems would store and create correspondence in an electronic underwriting file, and a work management system would track the age and status of all work...  
...from a customer, using a computer that contains both sales illustration software and the application form itself. Back at the office or at home, the agent uploads the application to the agency, where the medical and other requirements are ordered automatically, and the application is sent to the insurance company.

The insurer receives the application one or two days after the application was taken and begins assembling the policy. As requirements are received, an expert system scans the application and the requirements, and either approves the policy electronically or sends it to an underwriter along with an analysis of the application. The underwriter then assesses risk, orders additional requirements, and takes action...

...at and when it will be completed. And if the agency calls in for information, the staff can respond immediately to any questions by accessing on-line information. Within just a few days, all work is completed, and the policy (or a letter declining the policy) is sent back to the agent...

#### ... LESSONS FROM ANOTHER INDUSTRY

While this vision is just that--a vision--many companies are actively working to implement some of the elements described. In insurance, as in most other industries, the standard is being raised and service is becoming more competitive.

The strategy used by the auto industry in dealing...

...with their dealers. They make mutual commitments regarding the level and quality of business, and support these commitments by dedicating people, defining standards, and building systems to communicate electronically across companies.

Carriers adapting this approach to the life insurance business would have automated agencies enter their own applications into the system. They would use electronic communications, such as E-mail, for on-line status information, and dedicate small home office teams to build relationships with specific agencies.

Other steps toward implementing this approach include helping agencies become automated, providing agents with laptop computers so that they can complete electronic applications, and providing electronic linkages with laboratories, paramedics, and financial information services. To save additional time, policies could be printed in agency offices, and commissions could be paid using...

23/3, K/30 (Item 3 from file: 485)  
DIALOG(R) File 485: Accounting & Tax DB  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

\* \* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \* \*  
00390960  
Focusing on true costs in a service organization  
Crane, Michael; Meyer, John  
Management Accounting, v74 n8 PP: 41-45 Feb 1993  
ISSN: 0025-1690 JRNL CODE: NAA  
WORD COUNT: 3811 LINE COUNT: 346

Accounting & Tax DB\_1971-2011/Jan V08



...TEXT: profitability, we implemented a sophisticated new cost reporting system that gave profit and loss information to each product manager and each local branch manager. This on-line system identified the revenues by product line as well as the various cost components, including claim losses, sales commissions, premium taxes, and operating expenses. We  
...

...than other approaches. Despite its simplicity, the approach provides us with extensive information that otherwise is not available.

#### LITTLE ABOUT OUR BUSINESS

The property/casualty insurance business is run on relatively thin margins. Revenue consists of premium income and investment income. Investment income averages 15% to 20% of insurance policy premiums. As shown in Figure 1, costs include policyholder claims, external expenses, and internal expenses. (Figure 1 omitted) Payments for claims typically run 70...

~~

- File 15: ABI/Inform(R) 1971-2011/Jan 20  
(c) 2011 ProQuest Info&Learning  
File 16: Gale Group PROCM(R) 1990-2011/Jan 12  
(c) 2011 Gale/Cengage  
File 148: Gale Group Trade & Industry DB 1976-2011/Jan 20  
(c) 2011 Gale/Cengage  
File 160: Gale Group PROCM(R) 1972-1989  
(c) 1999 The Gale Group  
File 275: Gale Group Computer DB(TM) 1983-2011/Dec 02  
(c) 2011 Gale/Cengage  
File 621: Gale Group New Prod. Annou. (R) 1985-2011/Nov 23  
(c) 2011 Gale/Cengage  
File 636: Gale Group Newsletter DB(TM) 1987-2011/Jan 19  
(c) 2011 Gale/Cengage  
File 624: McGraw-Hill Publications 1985-2011/Jan 21  
(c) 2011 McGraw-Hill Co. Inc  
File 625: American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker  
File 637: Journal of Commerce 1986-2011/Jan 21  
(c) 2011 UBM Global Trade

Set	Items	Description
S1	3891973	INSURANCE OR INSURE? ? OR INSURING OR INDEMNIF?
S2	23567532	QUOTATION? ? OR QUOTE? ? OR RATE? ? OR PREMIUM? ? OR PROPOSAL? ? OR PRICE? ? OR FEE OR FEES OR COST
S3	868676	S2(2N) (BINDABLE OR BINDING OR GUARANTEE? ? OR FIXED OR GIVEN OR SET OR PRESET OR PREDETERMINED)
S4	16165809	REQUEST? ? OR ORDER OR ORDERS OR APPLICATION? ?
S5	3810251	S4(4N) (RECEIVE? ? OR RESPONSE? ? OR ACCEPT? ? OR OBTAIN? ? OR GET OR GETS OR GETTING OR GATHER? ? OR SENT OR SEND? ? OR TRANSMIT? ? OR STATE? ? OR STATING)
S6	14572861	AGENT? ? OR AGENCY OR AGENCIES OR BROKER? ? OR PROVIDER? ? OR REPRESENTATIVE? ? OR REP OR REPS
S7	515968	S6(6N) (REINTERMEDIATE? ? OR REINSTATE? ? OR INTRODUCE? ? OR PRESENT? ? OR REINTRODUCE? ? OR BRING? ? OR RECALL? ? OR ESTABLISH? ? OR RE)(INTERMEDIATE? ? OR INTRODUCE? ? OR PRESENT? ? OR CALL OR CALLING)
S8	1448660	(POLICY OR POLICIES OR CONTRACT? ? OR COVERAGE OR SALE? ?) - (4N) (ISSUE? ? OR ISSUING OR PROCEED? ? OR PROCESS? ? OR COMPET? ? OR FINALLY? ? OR FINALLY? ? OR GRANT? ? OR APPROVE? ? OR AUTHORIZE? ? OR AUTHORITY?)
S9	5732988	(DISTRIBUTED OR REMOTE OR COMPUT? ? OR VIRTUAL? ? OR DIGITAL? ? OR CYBER OR ELECTRONIC? ? OR COMMUNICATION) (2N) (NETWORK? ? OR SYSTEM? ? OR EXCHANGE? ? OR INTERCHANGE? ? OR MARKET OR MARKETS OR APPLICATION? ? OR APP OR APPS OR PROCESS? ? OR PROGRAM? ? OR VIA - OR ASSISTED OR BASED OR CONTROL?)

S10 22014741 INTERNET OR WEB OR WWW OR ONLINE OR ON LINE OR WEBSITE? OR  
 WEBPAGE? OR HOMEPAGE? OR (WEB OR HOME)() (SITE? OR PAGE?) OR -  
 PORTAL? ? OR SERVER? ?

S11 69303 S1(100N) S3  
 S12 1210 S11(4S) S5  
 S13 52 S12(8S) S7  
 S14 18 S13(10S) S8  
 S15 8 S14(10S) (S9 OR S10)  
 S16 6 RD (unique items)  
 S17 2 S16 NOT PY>2000  
 S18 105842 S5(20N) S6  
 S19 786 S18(20N) S8  
 S20 190 S19(4S) S1  
 S21 104 S20(4S) (S9 OR S10)  
 S22 39 S21 NOT PY>2000  
 S23 32 RD (unique items)  
 S24 25912 S1(30N) S7  
 S25 435 S24(30N) S8  
 S26 93 S25(30N) (S9 OR S10)  
 S27 38 S26 NOT PY>2000  
 S28 20 RD (unique items)

16/3,K/1 (Item 1 from file: 15)  
 DIALOG(R) File 15: ABI/Inform(R)  
 (c) 2011 ProQuest Info&Learning. All rts. reserv.

06435160 1809825191  
 REP. GEORGE MILLER HOLDS A MARKUP OF H. R. 3200, THE AMERICAN AFFORDABLE  
 HEALTH CHOICES ACT OF 2009

Anonymous  
 Political Transcript Wire PP: n/a Jul 30, 2009  
 JRNL CODE: PTTW  
 WORD COUNT: 168462

...TEXT: a sense of humor when this is such a joke that the other side of  
 the aisle could sit there and criticize our efforts to bring health  
 care to all Americans. When over the last 8 years, there have been no  
 steps from your side, no ideas, no hearings, actually no...encouraging  
 better care at the front end. So the third way is by education the  
 Chairman for example had in the manager is amendment a grant program  
 for education of employees about better healthcare choices and prevention.  
 So there is a variety of ways but that is essentially it. Can I...t  
 counted in the cost of the student loans because they work for the  
 Department of Education. And that the management structure pay doesn't  
 get into the system. There are all sorts of things inside that even  
 with those skewing problems, that there was an efficiency and in fact much

...partly you have opened up other ideas to me so thank you for doing that.

If the state -- -- I think California mandates in vitro fertilization  
 coverage, if it is a fully insured Aritha (ph) plan in which in vitro  
 fertilization according to California is mandated, would the group health  
 insurance plan...Roe's amendment?

CLERK: Ms. Chu is not recorded.

CHU: (OFF-MIKE).

CLERK: Ms. Chu votes no.

MILLER: We now have a series of votes on the floor. My  
 understanding is there is the first vote, and then there is a series of  
 2-minute votes, and a motion to recommitt...

...is a smaller pay option, if you will, that if an employer doesn't want to provide coverage, he or she can pay into the exchange, and the amount that a small business has to pay in exchange is substantially lower than the 8 percent option for larger businesses.  
I understand...

16/3, K/2 (Item 2 from file: 15)  
DI ALCOG R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

02988729 939254151  
SalvageSale Receives E-Fusion Award For Specialty Coverage Management  
Chordas, Lori; Green, Meg  
Best's Review v106n8 PP: 43 Dec 2005  
ISSN: 1527-5914 JRNL CODE: BRVA  
WORD COUNT: 549

...TEXT: for Specialty Coverage Management.

SalvageSale Inc. has received the A.M. Best Co. E-Fusion Award in the category of Specialty Coverage Management for its [www.salvagesale.com](http://www.salvagesale.com) Web site. The Houston-based company, which specializes in helping businesses recover from insurance losses and catastrophes, has built an online auction site to connect sellers of damaged goods such as heavy equipment, retail goods and commodities such as steel and paper-to potential buyers.

SalvageSale...

...into a competitive market," said Scott Richardson, director of business solutions.

"We analyzed the market and saw an opportunity to use the benefits of the Internet and business-based processes to take salvage goods to the next level," Richardson said.

The Web site is doing just that by expanding the market and the number of potential buyers. The result: Salvage proceeds have been raised by 50% to 100%.

...customizable solutions for branded and labeled products, as the salvage value of such damaged property is determined after removal of the brand, Richardson said.

The online arena also opens up the market to a global buyer base of more than 70,000 buyer registrations in more than 140 countries compared to ...

...involving few local bidders.

The three other finalists were:

Darwin Professional Underwriters Inc., Farmington, Conn., developed its special-coverage underwriting platform called "(i-bind)." The Web platform allows specialty-coverage producers to quote and bind new accounts; issue, review and request account information; serve accounts with mid-term changes; and manage their books of business. It streamlines the specialty-insurance transaction process by reducing the application cycle from months to days, and even hours. Using the platform producers are able to complete the application online and instantly receive a bindable quote for qualifying risks. Once the quote is offered, binding the account takes just seconds.

Frisco, Texas-based Skywire Software and Gresham & Associate, Stockbridge, Ga., have established an agency management system "Policyware." The Web-based agency management system is for managing general agencies and excess and surplus lines brokers. Policyware has increased productivity and reduced error and omissions exposure at the agency/broker and company levels.

Westfield Insurance of Westfield Center, Ohio, has developed its Westfield Online Farm System, an Internet-based policy processing system for the niche market of agribusiness. The system allows independent agents to enter, quote, rate, submit for issuance and endorse farm policies. Agents also may print a copy of the policy to obtain the insured's signature and for record-keeping purposes, and they can identify their renewals online, allowing them to hyperlink to the policies and to make changes to the renewal quotes before the policy is automatically issued. Westfield underwriters also can enter, quote, rate, underwrite, issue, endorse, cancel, re-instate and renew policies on the same system. And underwriters can approve or reject a policy.

-Lori Chordas and Meg Green

E-Fusion Awards 2006

16/3, K/3 (Item 3 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

02217041 79020637  
Increasing health insurance coverage through an extended federal employees health benefits program  
Fuchs, Beth C  
Inquiry - Blue Cross & Blue Shield Association v38n2 PP: 177-192 Summer 2001  
ISSN: 0046-9580 JRNL CODE: INQ  
WORD COUNT: 11955

...TEXT: take up E-FEHBP coverage.

#### Administrative Structure

Role of the federal government. The CPM was given the responsibility of administering FEHBP under the 1959 statute establishing the program. The agency is authorized to: contract with insurance carriers; approve plans for participation in the program; negotiate with plans about benefits and premium levels; determine the times and conditions for open season; make information available... accounts; processes all enrollment changes; notifies affected carriers of such changes; and keeps annuitants advised of rate and benefit changes within their plans. Annuitants are responsible for requesting detailed plan brochures from the health plans. Such information is also available on the Internet (Merck 1999).

CPM spends less than 1% of the aggregate cost of plan premiums on FEHBP administration. Administrative costs include the personnel costs of about ...

... costs of administering the program. The 1% administrative load of FEHBP plans would rise under E-FEHBP, with the added costs of reviewing a second set of plan rates, disseminating information to individuals and small employers, handling increased contacts for information and complaints, and handling additional appeals. A reasonable assumption is

that such administrative costs might double or even triple, but 2% or 3% is still modest relative to other private insurance products. Administrative overhead in the individual market can be as high as 40 cents of every premium dollar (Pauly, Percy, and Herring 1999). 8 Another...

16/3,K/4 (Item 4 from file: 15)  
DI ALCO (R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

02023968 53921101  
Regulatory issues that cyber life insurance and agency start-ups must address  
Vessels, Rodney J; Morse, Francis F E  
National Underwriter v104n20 PP: 8 May 15, 2000  
ISSN: 0893-8202 JRNLC CODE: NUD  
WORD COUNT: 1082

...TEXT: bookstores, casinos, colleges and pharmacies are an array of "cyber life insurance companies" and "cyber agencies" offering life insurance policies and annuity products through the Internet.

These cyber life companies, several of which are currently in developmental stages, will knock at insurance regulators' doors to break new ground and find creative...

...insurance laws and regulations written for a different era. They may forgo expensive traditional distribution channels, limit the number of agents to a few online representatives or remain open to large numbers of agents, albeit electronically. Start-up dot-com life insurers and agencies will become an integral part of ...

...Biley Act of 1999 provides a hamper for states to establish uniform requirements for the multi-state licensing of insurance producers. The Act authorizes the establishment of a National Association of Registered Agents and Brokers (NARAB) unless a majority of the states adopts a uniform licensing law that grants reciprocity to insurance producers licensed in other states.

Any...

...electronic legislation passed by the states quickly, making it possible even under state insurance laws to issue most forms of life insurance entirely through the Internet.

Given today's state of play, there are other state and federal regulatory issues that must be addressed by startup cyber life insurers and agencies:

1. A cyber insurer is subject to insurance company licensing requirements in every state in which it offers its products through the Internet.
2. Employees of a cyber insurer who solicit or negotiate insurance over the Internet would generally be subject to agent licensing requirements. Officers and employees engaged in administrative or clerical services and not receiving commission on applications for insurance generally are excepted from licensing requirements.
3. Employees of a cyber insurer would be subject to federal broker-dealer registration for their participation in the Internet sale of variable products or other securities products to the extent the employees engage in any broker or dealer activities, as opposed to purely clerical or ministerial services.
4. Life insurance policies and annuity contracts issued

through the Internet would be subject to policy filing requirements in the states. Custom designed products on the Internet will raise filing issues early on, but consumers' desire for choice should prevail. Certain combinations of product types and features, such as combined life insurance...

...that may be inherent in an e-commerce transaction without an agents involvement.

6. With respect to variable products and other securities offerings over the Internet, the Securities & Exchange Commission requires the delivery of a prospectus in an e-commerce transaction and has published its views with respect to the use...

...delivery, including the electronic delivery of prospectuses. These guidelines prescribe how prospectuses of variable insurance and other security products are delivered to consumers through the Internet.

7. Other practical regulatory issues for consideration include:

a. Various NAIC disclosure statements, based on the NAIC Life Cost Disclosure and the Annuity Disclosure Regulations, must be provided to the buyer simultaneous with or before the issuance of a life insurance policy or annuity contract over the Internet.

b. Certain administrative functions are not clearly permitted through the Internet in all states (changes in beneficiary designations, allocation of policy values, policy loans, withdrawals, document delivery, etc.).

c. If a life insurance policy is illustrated with non-guaranteed benefits or premiums, compliance with the NAIC Life Sales Illustration will be required.

d. Medically underwritten insurance products offered over the Internet may need a signed release for the disclosure of health information and authorization for the procurement of Medical Information Bureau report or investigative consumer reports...

...the life of another person other than a child or spouse, written consent of the proposed insured is required. This may present practical problems for Internet sales.

f. Most annual or other periodic reports and in-force illustrations probably could be forwarded, at the option of the policy owner, by the insurer via the Internet. However, some state insurance laws require that certain notices, such as a lapse or termination of coverage notice, be sent by mail to the last...

...communication may in the future replace mail for such notices.

g. The NAIC Model Life Insurance and Annuities Replacement Model Regulation provides special rules for Internet sales, including providing a short notice regarding

16/3, K/5 (Item 1 from file: 16)  
DIALOG(R) File 16: Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

06664762 Supplier Number: 55879700 (USE FORMAT 7 FOR FULLTEXT)  
CyberComp to Expand Its Agent Base Nationwide.  
Business Wire, p0545  
Sept 28, 1999  
Language: English Record Type: Fulltext

Document Type: Newswire; Trade  
Word Count: 615

... for CyberComp coverage based on the data contained in the electronic submission. Once a customer is accepted and the quote is approved, the agent can authorize the policy to be bound and issued with a few simple keystrokes.

Total turnaround time with CyberComp is five to 10 minutes, compared with up to two weeks using traditional means, such...

...right for the customer, and our commission structure is very competitive," said Mr. Benson.

Independent insurance agents can learn more about CyberComp by visiting <http://www.cybercomp.com>. From CyberComp's home page, agents can go to "Contact Us" to apply online for an agency appointment. Agents who complete and submit the agency appointment application form will be contacted by a CyberComp representative in their area.

CyberComp...

...in Lawrenceville, N.J., is part of Reliance National, a principal unit of Reliance Group Holdings, Inc. headquartered in New York City. Reliance National (<http://www.reliancenational.com>) provides a broad range of commercial property and casualty insurance coverages and risk management services in the United States and internationally in over...

...Group, rated A- (Excellent) by A.M. Best. Reliance Insurance Group represents the consolidated property and casualty insurance operations of Reliance Group Holdings, Inc. (<http://www.rgh.com>). Reliance Group Holdings had total 1998 revenues of \$3.4 billion, and assets at year-end of \$12.8 billion.

16/3, K/6 (Item 1 from file: 148)  
DI ALCO (R) File 148: Gale Group Trade & Industry DB  
(c) 2011 Gale/Cengage. All rights reserved.

0019023905 SUPPLIER NUMBER: 139601679 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
SalvageSale receives E-Fusion Award for specialty coverage management (Technology)  
Chordas, Lori; Green, Meg  
Best's Review, 106, 8, 43(1)  
Dec, 2005  
ISSN: 1527-5914 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 573 LINE COUNT: 00050

... omissions exposure at the agency/broker and company levels. Westfield Insurance of Westfield Center, Ohio, has developed its Westfield Online Farm System, an Internet-based policy processing system for the niche market of agribusiness. The system allows independent agents to enter, quote, rate, submit for issuance and endorse farm policies. Agents also may print a copy of the policy to obtain the insured's signature and for record-keeping purposes, and they can identify their renewals online, allowing them to hyperlink to the policies and to make changes to the renewal quotes before the policy is automatically issued. Westfield underwriters also can enter, quote, rate, underwrite, issue, endorse, cancel, re-instate and renew policies on the same system. And underwriters can approve or reject a policy.

17/3, K/1 (Item 1 from file: 15)  
DI ALCO (R) File 15: ABI/Inform(R)

02023968 53921101

Regulatory issues that cyber life insurance and agency start-ups must address

Vessel s, Rodney J; Morse, Francis F E

National Underwriter v104n20 PP: 8 May 15, 2000

ISSN: 0893-8202 JANL CODE: NUD

WORD COUNT: 1082

...TEXT: bookstores, casinos, colleges and pharmacies are an array of "cyber life insurance companies" and "cyber agencies" offering life insurance policies and annuity products through the Internet.

These cyber life companies, several of which are currently in developmental stages, will knock at insurance regulators' doors to break new ground and find creative...

...insurance laws and regulations written for a different era. They may forgo expensive traditional distribution channels, limiting the number of agents to a few online representatives or remain open to large numbers of agents, albeit electronically. Start-up dot-com life insurers and agencies will become an integral part of ...

...Bliley Act of 1999 provides a hammer for states to establish uniform requirements for the multi-state licensing of insurance producers. The Act authorizes the establishment of a National Association of Registered Agents and Brokers (NARAB) unless a majority of the states adopts a uniform licensing law that grants reciprocity to insurance producers licensed in other states.

Any...

...electronic legislation passed by the states quickly, making it possible even under state insurance laws to issue most forms of life insurance entirely through the Internet.

Given today's state of play, there are other state and federal regulatory issues that must be addressed by startup cyber life insurers and agencies:

1. A cyber insurer is subject to insurance company licensing requirements in every state in which it offers its products through the Internet.
2. Employees of a cyber insurer who solicit or negotiate insurance over the Internet would generally be subject to agent licensing requirements. Officers and employees engaged in administrative or clerical services and not receiving commission on applications for insurance generally are excepted from licensing requirements.
3. Employees of a cyber insurer would be subject to federal broker-dealer registration for their participation in the Internet sale of variable products or other securities products to the extent the employees engage in any broker or dealer activities, as opposed to purely clerical or ministerial services.
4. Life insurance policies and annuity contracts issued through the Internet would be subject to policy form filing requirements in the states. Custom-designed products on the Internet will raise filing issues early on, but consumers' desire for choice should prevail. Certain combinations of product types and features, such as combined life insurance...

...that may be inherent in an e-commerce transaction without an agent's involvement.



6. With respect to variable products and other securities offerings over the Internet, the Securities & Exchange Commission requires the delivery of a prospectus in an e-commerce transaction and has published its views with respect to the use...

...delivery, including the electronic delivery of prospectuses. These guidelines prescribe how prospectuses of variable insurance and other security products are delivered to consumers through the Internet.

7. Other practical regulatory issues for consideration include:

a. Various NAIC disclosure statements, based on the NAIC Life Cost Disclosure and the Annuity Disclosure Regulations, must be provided to the buyer simultaneous with or before the issuance of a life insurance policy or annuity contract over the Internet.

b. Certain administrative functions are not clearly permitted through the Internet in all states (changes in beneficiary designations, allocation of policy values, policy loans, withdrawals, document delivery, etc.).

c. If a life insurance policy is illustrated with non-guaranteed benefits or premiums, compliance with the NAIC Life Sales Illustration will be required.

d. Medically underwritten insurance products offered over the Internet may need a signed release for the disclosure of health information and authorization for the procurement of Medical Information Bureau report or investigative consumer reports...

...the life of another person other than a child or spouse, written consent of the proposed insured is required. This may present practical problems for Internet sales.

f. Most annual or other periodic reports and in-force illustrations probably could be forwarded, at the option of the policy owner, by the insurer via the Internet. However, some state insurance laws require that certain notices, such as a lapse or termination of coverage notice, be sent by mail to the last...

...communication may in the future replace mail for such notices.

g. The NAIC Model Life Insurance and Annuities Replacement Model Regulation provides special rules for Internet sales, including providing a short notice regarding

17/3, K/2 (Item 1 from file: 16)  
DIALOG(R) File 16: Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rights reserved.

06664762 Supplier Number: 55879700 (USE FORMAT 7 FOR FULLTEXT)  
CyberComp to Expand Its Agent Base Nationwide.  
Business Wire, p0545  
Sept 28, 1999  
Language: English Record Type: Fulltext  
Document Type: News wire; Trade  
Word Count: 615

... for CyberComp coverage based on the data contained in the electronic submission. Once a customer is accepted and the quote is approved, the agent can authorize the policy to be bound and issued with a few simple keystrokes.

Total turnaround time with CyberComp is five to 10 minutes, compared

with up to two weeks using traditional means, such...

...right for the customer, and our commission structure is very competitive," said Mr. Benson.

Independent insurance agents can learn more about CyberComp by visiting <http://www.cybercomp.com>. From CyberComp's home page, agents can go to "Contact Us" to apply online for an agency appointment. Agents who complete and submit the agency appointment application form will be contacted by a CyberComp representative in their area.

CyberComp...

...in Lawrenceville, N.J., is part of Reliance National, a principal unit of Reliance Group Holdings, Inc. headquartered in New York City. Reliance National (<http://www.reliancenational.com>) provides a broad range of commercial property and casualty insurance coverages and risk management services in the United States and internationally in over...

...Group, rated A- (Excellent) by A.M. Best. Reliance Insurance Group represents the consolidated property and casualty insurance operations of Reliance Group Holdings, Inc. (<http://www.rgh.com>). Reliance Group Holdings had total 1998 revenues of \$3.4 billion, and assets at year-end of \$12.8 billion.

23/3, K1 (Item 1 from file: 15)

DIALOG(R) File 15: ABI/Inform(R)

(c) 2011 ProQuest Info&Learning. All rts. reserv.

02122170 65290651

'Net-based liability policies provide new options for privately held business

Anonymous

American Agent & Broker v72n12 PP: 30-38+ Dec 2000

ISSN: 0002-7200 JRNL CODE: AGB

WORD COUNT: 3076

...TEXT: the information.

Tomasi: To expedite and automate the application/underwriting process.

AA&B: What is the Web site's URL?

Shapiro: The public site is [www.cnaprocom.com](http://www.cnaprocom.com). The producer business center can be accessed from this site after the broker obtains a password.

Sparro: Brokers are able to launch eWiter via AccessAllG (<http://access.allg.com>).

Tomasi: [www.eriskservices.com](http://www.eriskservices.com)

AA&B: What advantages do agents and brokers obtain by using the Web site?

Shapiro: The producer business center allows the broker to reduce the time it takes to get indications and quotes, and allows the broker to request a binder online. The system has been designed to drastically reduce the time it takes to evaluate and buy insurance, putting the product in the hands of the producer and insured faster and more efficiently. Sales, marketing and educational material also are available online to help the broker sell the product.

Sparro: The average qualified account can receive an indication in seven to 10 minutes. Accounts that are forwarded...

...is issued within five business days of binding, provided that the "subject to" information is received, reviewed and accepted.

Tomasi: We've created an automated Web-based application that provides instant indications of terms to our approved brokers/agents. We integrated that application with the rating algorithms from our internal rating system which means that brokers get the same indications of terms online that they would receive if they sent the submission to us by fax or mail.

Our online process helps brokers/agents minimize their costs because all we require to indicate, bind and issue coverage is the online application. After completing the application, the broker/agent receives a valid indication of terms and a copy of the application answers within minutes of submitting the form.

We do not issue policies over the Internet, however. We feel it is important to us and to the broker that we issue policies manually. Many brokers do not want to bear the expense or liability of printing online-issued policies. Since management liability programs can be complex and because it is important to issue the correct endorsements, limits, retentions and coverage sections, it...

...expenses and the brokers' by making sure that policies go out correctly the first time.

AA&B: When agents or brokers place business via your Web site, do they separately enter the customer and policy information and other data into their computer files? Is there any way ... completes it for them (e.g., via standard download interface)?

Shapiro: At this time, the brokers would have to enter the data separately into our Web site and their agency management systems. We are working on ways to address this issue in the future.

Sparro: We are currently working on XML feeds that will permit an automatic sharing of information between the brokers' Web sites and our system.

Tomasi: After entering the customer information into our online application form, brokers receive that inputted information, along with an indication letter, in...

23/3, K/2 (Item 2 from file: 15)  
DI ALCG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

02047875 57404367  
ING, First Union go online with Bancassurance  
Thomas, Trevor  
National Underwriter v104n31 PP: 1, 37 Jul 31, 2000  
ISSN: 0893-8202 JRNLC CODE: NUD  
WORD COUNT: 658

...TEXT: according to a report in the Financial Times.

A few days later, First Union Corporation, Charlotte, N.C., said it bought the Pivot.com insurance portal from life.com Inc., Boca Raton, Fla., for an undisclosed amount.

Ewald Kist, chairman of ING, said his company plans to invest "tens of millions of dollars" in ING Direct, its new online banking unit, and that the site would be profitable within three years.

Mr. Kist told the Financial Times his company will use its European experience on the Web site to bring bancassurance to the U. S. He noted his company has already test-marketed the selling of a variety of financial products by telephone and over the Internet in Canada. There, it has 300,000 customers who do 60 percent of their business over the Internet, Mr. Kist said.

ING's recent U.S. acquisitions will help establish its brand on the Internet, he added.

The company recently became a leader in U.S. life and annuity premiums with the purchase of Aetna Inc.'s financial services businesses and ReliaStar Financial Corp. in Minneapolis. customer service of insurance products.

Buying Pivot gives First Union a way to provide consumers with access to insurance through the Internet, noted Pivot. First Union's acquisition, is an insurance Web site that provides private labeling, insurance fulfillment, and David De Gorter, president of First Union Group. The acquisition will enable First Union to partner with other financial service companies that want to offer insurance under their own label, he said.

Pivot, a nationally licensed agency, was founded in 1998 as Professional Direct Agency, Inc., Columbus, Ohio. Its co-founders, David Florian and Lou Hensley, designed Pivot to distribute insurance products online, providing fulfillment services and Web site private labeling to insurance companies, financial institutions, of finity groups, traditional agencies and other business partners.

Mr. Florian said Pivot has a private label arrangement with two other banks, which he would not identify, to offer insurance under their own brand.

Alternatively, banks can offer insurance without their own agents, using Pivot to obtain quotes and process customers' application.

"We facilitate sales for carriers," Mr. Florian said. "We are a quote engine and conduit for 15 carriers and plan to expand that to 30 by the end of this year or early next year."

Carriers listed on the company's Web site include Transamerica, General Electric Financial Network, and USG Annuity & Life Co.

Although he would not reveal sales figures, Mr. Florian said Pivot has experienced triple-digit growth since it opened at the end of 1998 and projects a growth rate of 200 percent to 300 percent per year. "Internet insurance has a small piece of the marketplace today, but we think as financial convergence continues, insurance buyers are going to look for a place on the Web they can trust," Mr. Florian said. "There will be faster growth as insurance companies replace their legacy computer systems, so they can deal with us more easily. Electronic signatures will also speed up growth," he said.

First Union Insurance Group, a unit of the bank's capital management group, said it has more than 16 million customers and 4,000 licensed agents.

liffe.com..

23/3, K/3 (Item 3 from file: 15)  
DI ALCO (R) File 15: ABI/Inform(R)

(c) 2011 ProQuest Info&Learning. All rts. reserv.

01989666 49915494  
Insurance e-commerce...still promise, not performance  
R. Donald  
Direct Marketing v62n8 PP: 38-41 Dec 1999  
ISSN: 0012-3188 JRNL CODE: DIM  
WORD COUNT: 2558

...TEXT: magazine and the Merrill Lynch Forum. The chart above shows the connected/unconnected percentages by age group.

It is apparent that if you are targeting online consumers then you are targeting the "boomer" generation, those people ages 30 to 54. Even more interesting is the fact that 48 percent of the...

...the fact that gender makes a difference to sales. According to Michael D. Levinson, CEO of Atlanta based Coverdell & Co, the company behind RightQuote-an online quoting service for life insurance, women submit more applications than men. Of the average 15,000 monthly shoppers visiting RightQuote, 80 percent are men, 20...

...excited by the cyber world.  
And, That Means ...

It's time to rethink the positioning of those companies attempting to attract new customers over the Web. If 60 percent of the connected are over 40 ... and aging ... why would a company continue to offer face amounts of life insurance in the hundreds of thousands of dollars?

It makes far more sense to offer guaranteed issue or short form underwritten products on an accept/decline...

...to the \$100,000, \$150,000 or \$250,000 face amounts in a more organized, profitable, way. Of course it puts a dent in the agent sold face amounts. And it requires new thinking about underwriting.

The Signature "Bug-a-Boo"

Obtaining a signature on an application is the most frequently cited reason companies cannot possibly issue a policy over the Internet. The same argument was raised about "telephonic" signatures more than a decade ago.

The legal argument is ridiculous.  
So long as a digital signature meets...

23/3, K/4 (Item 4 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

01888374 05-39366  
Beware software that ousts brokers  
Uni pan, John  
National Underwriter (Property & Casualty/Risk & Benefits Management)  
v103n36 PP: 15-16 Sep 6, 1999  
ISSN: 1042-6841 JRNL CODE: NUN  
WORD COUNT: 1402

...TEXT: both a potential ally and a potential rival to brokers.

Brokers are being threatened by at confluence of market forces. The most compelling is the Internet behemoth that is already transforming

other areas of the financial services industry. Another force is the rise of alternative insurance distribution channels, such as banks and direct marketers.

In its brief history, the hallmark of the Internet has been the role it plays in so-called "disintermediation"-the elimination of the middleman. Want to buy a book? The Internet "disintermediates" by eliminating the need to go to the bookstore, the traditional middleman between the reader and the publisher.

The Internet has emerged at a time when the ability to sell insurance is no longer the sole domain of agents and brokers. And with Congress considering...

...certainly produce substantial change. However, there are several reasons why insurance-and group insurance, in particular-may prove to be a more difficult challenge to Internet marketers who have succeeded in gaining market share in areas such as books, computer and office supplies, and music.

The most obvious is the complex nature of insurance. While it is easy to fathom why and how one might purchase auto insurance online, individual life insurance is less amenable to a point-and-click type of purchase. For example, how does one factor in the individual's life circumstances--the possible need for estate and tax planning? What about the need for a physical examination? With group insurance, how can a novice buyer be expected to make the most intelligent choice for a body of people whose needs vary, and when the offerings are so diverse?

Looking solely from the insurance company point of view, what are the consequences of such a farflung distribution system one that theoretically includes every individual with a PC? What happens... known as "channel conflict." While managing multiple distribution systems is not totally new to the industry, managing a system that is as vast as the Internet represents an enormous challenge to even the most sophisticated company.

It is tempting to take smug potshots at the insurance industry for its cautious approach to the Internet. While it's true that other industries have been more aggressive in incorporating the Internet into their business models, it just might be that the Internet is even less ready for the insurance industry than the industry has been for the Internet.

Consider the inherent nature of the Internet as a boundary-less environment. While this is perhaps its greatest strength, it becomes a weakness in trying to accommodate an industry such as insurance, which is regulated on a state-by-state basis. Many states have residency laws that require insurance companies to be licensed in the state and have agents residing in the state in order to have policies approved for sale. The residency laws make selling insurance over the Web a no-win proposition for insurers because they must still support a network of local agencies. Another roadblock to insurance on the Internet is the nature of the insurance business itself; it requires much human interaction. Life and health insurance policies may require physical examinations; property and auto insurance often requires inspection of the goods before a policy is written. The virtual world of the Web can't meet this need for real-world communication.

Another great strength of the Internet-its ability to provide a direct sales channel-seems like less of a strength in an industry like insurance that sells most effectively through intermediaries.

Also, take a look at the models for Internet sales success. You'll

find books, CDs, office supplies, and computers. In other words, you see great success in commodities, not services.

For those who see insurance as just another commodity, the Internet is a great channel. But for those who see the value that both the buyer and seller receive from a knowledgeable broker or agent, the Internet has severe limitations.

Consider, for example, the role a broker plays in developing a group insurance plan for a small or mid-sized company. In...  
...among the various providers and the different lines of insurance and be aware of the relative strengths of each?

The point is not that the Internet and the insurance industry are incompatible. Quite the contrary. The Internet has tremendous potential to reduce dramatically the \$54 billion distribution waste price tag.

The Internet is a truly powerful force. Like any powerful force, it will be hard to harness its power. Let loose upon the insurance industry, it may...

...of insurance into a commodity that can be sold no differently than books or office supplies. Even with all its power and inherent efficiencies, the Internet is still no replacement for the broker.

Author Affiliation:

JOHN UNIPAN IS CHIEF EXECUTIVE OFFICER OF STARNEX, INC., A WRENTHAM, MASS.-BASED DEVELOPER OF ELECTRONIC...

23/3, K/5 (Item 5 from file: 15)  
D:\ALCO\B\ File 15: ABI\Inform\B)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

01887098 05-38090  
Managing Web exposures  
Snowden, Marcus  
Canadian Underwriter v66n8 PP: 24-26 Aug 1999  
ISSN: 0008-5251 JRNL CODE: CAU  
WORD COUNT: 1163

...TEXT: in coming years, the lure of "getting into the 'net game" before it becomes too late is almost irresistible for most companies. In particular, the Internet is expected to play a critical future role in the selling and shaping of financial service products, from banking through to insurance. However, assuming that Internet transacting and exchange of information will become prevalent in business society, the issue which risk managers will soon have to address is identifying and managing their web exposures.

As we move towards the close of the century, insurers, reinsurers, risk managers, brokers and their respective business partners are increasingly reliant on technology...

...the bargain.  
The twentieth century has witnessed the transformation of the way in which we do business from virtually fountain pens and manual typewriters to Internet web-based transactions known as e-commerce. This development has wonderful potential for increased efficiency, reduced paper waste and hopefully a reduction in the attendant cost of doing business. Hence, in the insurance industry, the broker can, with appropriate technology and authority, issue a policy or

receive an application "on line" or tender a manuscript wording to the market for quotes, all without leaving the comfort of his or her office.

What then of the consequences for risk management in this emerging business environment. Some might ask "What risk?" The answer is multi-faceted and requires diligent attention from the insurance industry both for the insurer that issues a property or casualty policy and for the purchasers and sellers of that product. Reinsurers also have an interest to the extent that they rely on the underlying wording to assess risk to their portfolio.

Consider the offerings on a website of the fictitious ABC Co. Has the underwriter considered that the website has the advertising power of traditional print, audio and television media? Has the risk manager assessed the sufficiency of the liability wording for advertising injury...

...there is a risk of being successfully sued. Or consider that ABC Co. uses without authorisation the likeness or image of a person in its web-based advertising and promotions. Is there coverage under traditional insurance policies for this type of risk? Suppose ABC Co. (or its website service provider) has a fire on its premises and damage includes irreparable harm to the server or other hardware and associated software through which the website is maintained and administered. Is there coverage under an existing property form to offset the cost of restoring or replacing the various components to achieve their previous operability? Is there coverage for "damage" caused by a "virus" received through e-mail enclosures or by "hackers" who breach the website sophisticated but still vulnerable security "firewall"? Consider a simple theft incident. Can ABC Co. (or its website service provider) recover, in addition to the value of the obvious hardware and software lost, the value of the information taken and the cost to...

...Wordings need to be examined closely, however, as such policies, although similar, are not identical in the industry. In the first party realm there are Electronic Data Processing (EDP) and lost media coverage endorsements available in the market. Some risk managers, underwriters and brokers will now be looking at their policy portfolios with renewed vigour and interest. Many will not have guessed at the potential risk associated with web-based commerce.

Dealing just with the liability side of the equation, consider that the parameters of what might otherwise be considered simple local advertising have been expanded to include anyone with internet access and a web browser. Consider that websites are capable of recording the number of "hits" on a given day and that any damage award might well take into account both the number...

23/3, K/6 (Item 6 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

01886738 05-37730  
Beware sales software that bypasses brokers  
Uni pan, John  
National Underwriter (Life/Health/Financial Services) v103n35 PP: 7, 10  
Aug 30, 1999  
ISSN: 0893-8202 JRNL CODE: NUD  
WORD COUNT: 1398

...TEXT: both a potential ally and a potential rival to brokers.

Brokers are being threatened by a confluence of market forces. The most



compelling is the Internet behemoth that is already transforming other areas of the financial services industry. Another force is the rise of alternative insurance distribution channels, such as banks and direct marketers.

In its brief history, the hallmark of the Internet has been the role it plays in so-called "disintermediation"-the elimination of the middleman. Want to buy a book? The Internet "disintermediates" by eliminating the need to go to the bookstore, the traditional middleman between the reader and the publisher. The Internet has emerged at a time when the ability to sell insurance is no longer the sole domain of agents and brokers. And with Congress considering...

...certainly produce substantial change. However, there are several reasons why insurance-and group insurance, in particular-may prove to be a more difficult challenge to Internet marketers who have succeeded in gaining market share in areas such as books, computer and office supplies, and music.

The most obvious is the complex nature of insurance. While it is easy to fathom why and how one might purchase auto insurance online, individual life insurance is less amenable to a point and click type of purchase. For example, how does one factor in the individual's life circumstances-the possible need for estate and tax planning? What about the need for a physical examination? With group insurance, how can a novice buyer be expected to make the most intelligent choice for a body of people whose needs vary, and when the offerings are so diverse?

Looking solely from the insurance company point of view, what are the consequences of such a far-flung distribution system, one that theoretically includes every individual with a PC? What... known as "channel conflict." While managing multiple distribution systems is not totally new to the industry, managing a system that is as vast as the Internet represents an enormous challenge to even the most sophisticated company.

It is tempting to take smug potshots at the insurance industry for its cautious approach to the Internet. While it's true that other industries have been more aggressive in incorporating the Internet into their business models, it just might be that the Internet is even less ready for the insurance industry than the industry has been for the Internet.

Consider the inherent nature of the Internet as a boundary-less environment. While this is perhaps its greatest strength, it becomes a weakness in trying to accommodate an industry such as insurance, which is regulated on a state-by-state basis. Many states have residency laws that require insurance companies to be licensed in the state and have agents residing in the state in order to have policies approved for sale. The residency laws make selling insurance over the Web a no-win proposition for insurers because they must still support a network of local agencies. Another roadblock to insurance on the Internet is the nature of the insurance business itself; it requires much human interaction. Life and health insurance policies may require physical examinations; property and auto insurance often requires inspection of the goods before a policy is written. The virtual world of the Web can't meet this need for real-world communication.

Another great strength of the Internet-its ability to provide a direct sales channel-seems like less of a strength in an industry like insurance that sells most effectively through intermediaries.

Also, take a look at the models for Internet sales success. You'll find books, CDs, office supplies, and computers. In other words, you see great success in commodities, not services.

For those who see insurance as just another commodity, the Internet is a great channel. But for those who see the value that both the buyer and seller receive from a knowledgeable broker or agent, the Internet has severe limitations.

Consider, for example, the role a broker plays in developing a group insurance plan for a small or mid-sized company. In...  
...among the various providers and the different lines of insurance and be aware of the relative strengths of each?

The point is not that the Internet and the insurance industry are incompatible. Quite the contrary. The Internet has tremendous potential to reduce dramatically the \$54 billion distribution waste price tag.

The Internet is a truly powerful force. Like any powerful force, it will be hard to harness its power. Let loose upon the insurance industry, it may...

...of insurance into a commodity that can be sold no differently than books or office supplies. Even with all its power and inherent efficiencies, the Internet is still no replacement for the broker.

Author Affiliation:

JOHN UNIPAN IS CEO OF STARNEX, INC. A MASSACHUSETTS-BASED DEVELOPER OF ELECTRONIC SALES AND MARKETING...

23/3, K/7 (Item 7 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

01779914 04-30905  
A directory of markets for flood insurance  
Anonymous  
American Agent & Broker v71n2 PP: 66-69 Feb 1999  
ISSN: 0002-7200 JRNLCODE: AGB  
WORD COUNT: 1407

...TEXT: more about the companies profiled in this directory can find addresses and telephone numbers at the end of each listing. Those with access to the Internet's World Wide Web can view this directory at our Web site, [www.agentandbroker.com](http://www.agentandbroker.com)

American Reliable Insurance Co.

Insurer(s): American Bankers Insurance Co. Flood risks accepted: Single-family residences, multifamily residences, condominiums, commercial property, financial-institution loan portfolios, forced-placed properties, preferred risk policies, excess flood insurance.

Must agent represent company? No. Will accept applications from All states, Puerto Rico, U.S. Virgin Islands.

Assistance available to agents: Flood hazard determination service, rating software, advertising materials, CE training courses, credit card billing, direct bill renewals, 3-year policies.

Commission: Competitive.

For more information: Bruce A. Bender, American Bankers Insurance Co., 8655 E. Via De Ventura, Scottsdale, AZ 85258. (800) 535-1333 ext 289. Fax (602) ...

23/3, K/8 (Item 8 from file: 15)  
DiALOG File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rights reserved.

01673488 03-24478  
Web-ifying workflow  
Tauhert, Christy  
Insurance & Technology v23n7 PP: 30-35 Jul 1998  
ISSN: 0892-8533 JRNLCODE: IIN  
WORD COUNT: 2356

TEXT: Whether real or imagined, the insecurity of the Internet seems to be the only thing holding insurers back from what could be a breakthrough in borderless workflow technology.

With Internet enablement, a new model of workflow technology has evolved to offer thin-client computing and greater interoperability with the Web. This new model means insurers can use Internet-enabled workflow not only to increase the efficiency and productivity of their internal business processes by defining and tracking the flow of assigned tasks in...

...agents and employees. Internet-enabled workflow, therefore, provides insurers the means to actually bring external employees, agents or customers into their internal processes. The benefits of Internet-enabled workflow on insurers' internal processes can be tremendous. Internet-enabled workflow can allow insurers to define the tasks that designated employees or agents must complete regarding all their processes, be it in new business, adjudication, claims processing, underwriting or policy issuance. By bringing external employees literally into the process, insurers can benefit by providing agents with prompts to do specific tasks, such as obtain claims or application information, as well as provide easier access to application, policy or claims data that otherwise would require a separate mailing, phone call or electronic delivery...

...and directions, as well as the ability for internal and external employees to track exactly where a policy or claim resides in each of the insurer's processes, allows insurers to make communication with external employees easier and less expensive.

Internet-enabled workflow also offers benefits in linking different offices and systems together, as processes that occur in each one can be redefined into one complete...

...one, notes Stowe Boyd, chief knowledge officer at consulting and integration firm Modus Operandi (Melbourne, FL).

AlG (New York, \$164 billion in assets) is one insurer that is reportedly using Internet-enabled workflow in this way, according to workflow and groupware vendor Computron (Atlanta). The insurer not only is using Computron's workflow technology to pull disparate systems together across different business lines in the organization, but it's also tying...

...offices. AlG is using workflow in a thin-client, browser-based desktop

environment with an e-mail messaging system the vendor says.

Another benefit of Internet-enabled workflow is that agents can have easier access to data, because that access is provided as part of the workflow process, as opposed to...

...additional documents, set up checklists by underwriter or policy type, or check the status of a claim

By making remote employees participants in internal processes, Internet-enabled workflow also has the potential to allow insurers to save on overhead and allow employees typically involved in back-office operations to work remotely. "Now, underwriters can work from home," suggests Bob Engle, founder of Kansas City-based imaging and workflow vendor DocuPhase.

Despite the availability of Internet-based workflow solutions from vendors like DocuPhase, some observers are surprised the technology has yet to catch fire in insurance. One underlying factor preventing many insurers from Web-enabling their workflow processes (and embarking on many other IT-related projects) is the year 2000 issue. Like many insurers grappling with the expense of year 2000 projects, Cigna Health Care (Bloomfield, CT, \$19 billion in premiums) is one insurer that hasn't taken its workflow to the Web yet, largely because of a lack of funds, says Yvon Lemieux, senior consultant at the insurer. Most funding for architecture and development is at a...

...year 2000 compliance project has been finished, which should be this month.

In addition to Y2K issues, the majority of insurers are concerned with the Internet's ability to securely handle workflow. Interstate Assurance Co.'s (Des Moines, a \$1.5 billion-asset life and annuities insurer) executive vice president and...

23/3, K/9 (Item 9 from file: 15)  
DI ALCO R) File 15: ABI / Inform (R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

01125456 97-74850  
Insurance on-line  
Geer, Carolyn T  
Forbes v156n13 PP: 163 Dec 4, 1995  
ISSN: 0015-6914 JRNL CODE: FBR  
WORD COUNT: 525

...TEXT: via automatic teller machines and automated telephone response systems. Could insurance be next?

Sure, says Oza (Tony) Nicely, co-chief executive of Geico, the auto insurance direct marketer. "With PCs and interactive TV and the Internet, 10% of people in five to ten years will be buying their insurance without even talking to anyone."

InsWeb debuted on the Internet in October. At this site companies can advertise, trade groups can post educational material and, since last month, Utah residents can buy car insurance.

Term life, accidental death and dismemberment, short-term medical and personal watercraft policies soon will be available online to residents of other states. Participating insurance companies include American Re, a unit of Unum and Kemper Life Cos.

Chemical Bank recently advertised term life insurance on teller machines. Customers who called the 800 number displayed on the screen could buy over the phone or be referred to a salesman. In...

...buyers to agents in remote offices; sales illustrations can be run and applications signed and submitted.

Allstate now is automated to the point where its agents take applications on desktop computers and transmit the information to company headquarters, where 90% of the policies are underwritten and issued without any human intervention. It doesn't take too much to envision buyers some day bypassing Allstate's agents entirely and placing their orders directly...

...prefer buying insurance when and where they want while saving 20% at 30% in the bargain, says David Hoffman, head of Andersen Consulting's worldwide insurance practice. "That's where the real action is going to be."

USAA, the dean of direct sellers, uses automated voice-response systems to field requests...

...to USAA of about 200 customer service employees. In the next few months, customers will be able to do their banking and investing with USAA on-line.

Next, USAA's operators will go from being mere order-takers to salesmen. The company has developed a program with software designer Sterling Wentworth Corp...

23/3, K/10 (Item 10 from file: 15)  
D:\ALOG\RI File 15: ABI\Inform\RI  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

00746699 93-95920  
Pen-based systems can help life producers sell  
Feel, James W Rushmore, Robert S Jr  
National Underwriter (Life/Health/Financial Services) v97n31 PP: 8-9 Aug  
2, 1993  
ISSN: 0893-8202 JRNL CODE: NUD  
WORD COUNT: 725

**ABSTRACT:** Many life insurance agents use notebook computers and software for client tracking, presentation, needs analysis, illustrations, word processing, and spreadsheets. However, there are problems with the current systems. Most important among the problems is that notebook systems stop at needs analysis or illustration. Pen-based software and computer systems offer an opportunity to expedite the entire process and reduce or eliminate many of the obstacles. Pen computing enables electronic signature capture and electronic application submission. The policy gets approved faster, and the agent gets paid faster. A new class of powerful pen-based computers can be used as a clipboard or can convert to a notebook computer with tilt-up screen and keyboard allowing keyed or pen entry.

...**TEXT:** Pen-based software and computer systems offer an opportunity to expedite this entire process and reduce or eliminate many of the obstacles currently faced.

Pen-based computer systems have been available for several years. Hardware has advanced so that it is comparable to notebooks in storage capacity, processor speed, battery life and the ability to run sophisticated software.

The new pen-based computers perform every function notebook desktop computers perform and then some.

Pen input is more intuitive and software is easier to learn. Pen computing enables electronic signature capture and electronic application submission.

This benefits the agent and insurance company. It allows for more first call closes. It reduces application errors and incomplete apps.

There are no time delays in submitting applications to underwriting. The policy gets approved faster and the agent gets paid faster.

The ideal computer solution for the life insurance agent will combine flexible yet comprehensive software with versatile hardware.

A new class of powerful pen-based computers can be used as a "clipboard" to lay flat on a table or to hold while standing. And they can convert to a "notebook" computer with...

23/3, K/11 (Item 11 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

00714690\_93-63911  
Agents pull the strings with EDI  
Maciag, Gregory A  
Best's Review (Prop/Casualty) v94n1 PP: 50-52+ May 1993  
ISSN: 0161-7745 JRNL CODE: BIP  
WORD COUNT: 1993

TEXT: Implementing industry interface standards has become a priority for agents and the insurance industry. When the American agency system began exchanging information electronically 20 years ago, interface was simple: The carrier gave selected agents terminals on its policy-processing system. Agents learned the coding and procedures for sending applications, policy changes and loss notices by interface. The interface worked for that company alone.

As agents became computer-literate, however, they installed agency automation systems that facilitated customer service, policy processing, account management and financial management. Recognizing the value of gathering and transmitting information electronically, they wanted to connect with all of their major carriers--but...  
...industry telecommunications standards by ACCORD and to agents' demands for single-entry, multiple-company interface.

This process of exchanging information between computers is known as electronic data interchange. Unlike the information exchanges that took place a few years ago, EDI occurs not only between a single agent and carrier but among multiple trading partners.

For example, insurance companies are responsible for keeping lien holders and mortgagees up-to-date on the status of their borrowers' insurance policies. Without the electronic transmission of information, the process would look like this: Once a month, someone at the insurance company pulls the information on the insureds out of the files, sorts it by bank or lending institution and sends it to the appropriate destination. At the destination, a bank employee updates each mortgage account as to "insurance still in place."

In terms of people and time, the cost of doing business this way is tremendous. Not only does the process increase the cost of the product to

the consumer, but it also affects the bottomlines of the insurer and the lending institution, which often are pressed to prune profit margins to stay competitive. With EDI, however, the information is transmitted directly from the insurance company's electronic files to the bank's electronic files. Intermediate steps, and the costs associated with them are eliminated.

Sharing information electronically, not just...

...to renegotiate the technology every time. With standards, the industry can do what could not have been done before: conduct business electronically with multiple companies, exchange information electronically among disparate company systems, transmit data between different software products on a personal computer and download renewal data from insurers to eliminate manual entry of...

23/3, K/12 (Item 12 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

00707318 93-56539  
Improving work flow  
Boone, Elisabeth  
Rough Notes v136n4 PP: 14-19 Apr 1993  
ISSN: 0035-8525 JRNL CODE: RNO  
WORD COUNT: 2530

...TEXT: some of the questions the management of Obenchain Insurance routinely asks. In many cases the answers are provided by reports generated by the agency's computer system. To Tim Obenchain, two of the most important reports he receives are those that track production and loss ratios.

The computer also produces a report...

...based on the volume of transactions associated with them

Every time an employee handles a transaction, he or she must enter an activity into the computer system. Lauri Woolworth reviews activity reports to be sure that employees are following procedures and to monitor trends in the agency's business, such as the...  
...or the number of transactions per account.

She also tracks renewal activity to determine whether renewal requests have been submitted and checks to see whether policy changes are being processed within the established turnaround time.

For each customer service agent, Woolworth can find out how many applications were issued in a day, how many phone calls were made and received, how many change requests were processed, how many faxes were sent, and a host of other information. The idea isn't to create a "Big Brother" environment but simply...

23/3, K/13 (Item 13 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

00621179 92-36281  
The New England's Voice Response System Puts a Premium on Customer Service  
Klier, Fred  
Chief Information Officer Journal v4n4 PP: 24-26, 39 Spring 1992  
ISSN: 0899-0182 JRNL CODE: CJL

WORD COUNT: 1799

...TEXT: her fax number, the caller can have the product information in minutes.

If a customer reaches the voice response unit and requests information on life insurance, for example, a local agent should get back to the customer right away. By connecting the IVR to the company's electronic mail system the agent can receive a message on the request that same day, automatically generated by the voice response unit. This gives the agent an advantage in the sales process and treats the customer to quick, personalized service.

Customer service is the impetus for installing IVR. It's a more efficient and effective way to...

23/3, K/14 (Item 1 from file: 16)  
DIALOG(R) File 16: Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

08288428 Supplier Number: 65106302 (USE FORMAT 7 FOR FULLTEXT)  
ING, First Union Co Online With Bancassurance.(ING Groep, First Union Corp.)(Brief Article)  
THOMAS, TREVOR  
National Underwriter Life & Health-Financial Services Edition, v104, n31, p 3  
July 31, 2000  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Magazine/Journal; Trade  
Word Count: 701

... arrangement with two other banks, which he would not identify, to offer insurance under their own brand.

Alternatively, banks can offer insurance without their own agents, using Pivot to obtain quotes and process customers' application.

"We facilitate sales for carriers," Mr. Florian said. "We are a quote engine and conduit for 15 carriers and plan to expand that to 30 by the end of this year or early next year."

Carriers listed on the company's Web site include Transamerica, General Electric Financial Network, and USG Annuity & Life Co.

Although he would not reveal sales figures, Mr. Florian said Pivot has experienced triple-digit growth since it opened at the end of 1998 and projects a growth rate of 200 percent to 300 percent per year.

"Internet insurance has a small piece of the marketplace today, but we think as financial convergence continues, insurance buyers are going to look for a place on the Web they can trust," Mr. Florian said. "There will be faster growth as insurance companies replace their legacy computer systems, so they can deal with us more easily. Electronic signatures will also speed up growth," he said.

First Union Insurance Group, a unit of the bank's capital management group, said it has more than 16 million customers and 4,000 licensed agents.  
l life.com..

23/3, K/15 (Item 2 from file: 16)  
DIALOG(R) File 16: Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rts. reserv.



06356472     Supplier Number: 54693223     (USE FORMAT 7 FOR FULLTEXT)  
Intuit's Quicken InsureMarket Will Expand With Auto Insurance Service From  
20th Century.  
Business Wire, p1226  
May 21, 1999  
Language: English     Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1062

... last year. Now, select insurers who work with InsurQuote to generate their rate quotes will be able to work with InsureMarket to enable consumers to proceed conveniently to purchase those policies.

In this case, consumers will be able to send their application information electronically to 20th Century's call center, where licensed representatives will contact the consumer to complete the transaction.

Another new option being introduced for using the InsurQuote database and Quicken InsureMarket provides links to agents...

...For the first time, Quicken InsureMarket will support the direct participation of independent agents through this service, offering consumers the convenient option of shopping for insurance on the Internet, combined with the opportunities for personalized and professional assistance from an agent to answer additional questions and complete the transaction.

A network of 74 independent insurance agencies in 28 states, members of the Agency Peak Performance EXchange (APPEX) organization, can participate in Quicken InsureMarket. Consumers interested in purchasing policies from select...

...from Quicken InsureMarket to the APPEX affiliated agent will save the consumer time.

The APPEX network was formed by Marsh Berry, a consulting firm for insurance agents and brokers. Its members have 74 offices in 28 states, including California, New York, Texas, Florida and New Jersey.

20th Century Insurance Company is a subsidiary of 20th Century Industries, the ninth-largest personal auto insurance stock company in the United States (NYSE: TW). Founded in 1958, the company was a pioneer of the direct marketing approach in the personal automobile insurance industry. 20th Century specializes in providing economical high-quality insurance products and services direct to customers without agents. 20th Century (<http://www.20thCenturyInsurance.com>) markets personal automobile insurance in Arizona, California, Nevada, Oregon and Washington.

Quicken InsureMarket auto insurance services -- either comparative rate databases, online purchases, or both -- are available in most of the largest states in the country, where approximately 80 percent of the nation's licensed drivers live...

...of the purchase of preferred stock in InsurQuote.

"We have been working closely with InsurQuote for the past year to help insurance companies use the Internet to better serve and acquire new customers, and to help consumers make better and more informed decisions about their auto insurance needs," Aldrich says. "Our...

...of our close working relationship designed to introduce new products and services for use by insurers."

Quicken InsureMarket is the leading insurance site on the Internet, with participation from major, national insurance carriers, and the ability to offer real-time rate auto, term life, and individual health insurance quotes and online payment options, which can speed the process of buying insurance. The full-service site also features a library of educational material so consumers can learn...

23/3, K/16 (Item 3 from file: 16)  
D:\ALOG\ (R) File 16: Gale Group PROMT (R)  
(c) 2011 Gale/Cengage. All rts. reserv.

06004734 Supplier Number: 53395948 (USE FORMAT 7 FOR FULLTEXT)  
Building a Cyber Facade With Dynamic Content Tools. (Internet/ Web/ Online  
Service Information)  
Nance, Barry  
Network Computing, p94(1)  
Dec 15, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 3716

... commerce retail sites. One sold car insurance; the other sold computer and telecommunications equipment. We designed the first "store" to behave like an automated insurance agency, accepting applications, calculating premiums and issuing policies. The much simpler computer equipment store displayed a product catalog, managed each customer's shopping cart and collected credit-card payments; this site's most...

...to help us build our site quickly. We evaluated how well-and to what extent-each product automated the construction of a storefront on the Web. Link validation was a plus, as was sitewide management of Web pages both under development and in production. And it was important to be able to customize our storefront's behavior to accommodate unique business requirements. Naturally...

...with the storefront environment to manage the dynamic issue of HTML as customers shopped.

INTERSHOP 3 was our clear choice as the best e-commerce Web site tool. It gave us a fill-in-the-blanks model store that became a working virtual storefront with little effort. Surprisingly, the product was flexible enough to allow us to build almost any kind of product-based Web store we wished. Although somewhat expensive, INTERSHOP delivers value by quickly creating attractive, smooth-running e-commerce Web sites. Of course, no Web publishing software is perfectly flexible, as we found when we sought to build the car-insurance site. Because many storefronts need custom programming beyond what a Web publishing package can offer, we recommend getting Microsoft Corp.'s Visual Studio 6.0 if Windows NT is your Web-site platform and your store requires any custom programming.

INTERSHOP Communications

INTERSHOP 3

Putting INTERSHOP 3 to work in our lab was like buying a prefabricated retail store. The e-commerce-specific product includes all the components a small- to medium-sized business needs to begin selling on the Web. As we prepared our computer equipment site's Web pages, product catalog database, shopping cart and order-fulfillment process, INTERSHOP 3's Graphical Store Design Wizard simplified a complex job with its 11-step, point-and-click interface for creating complete new storefronts. INTERSHOP 3 requires little computer or Web expertise; it's ideal for less-experienced Web merchants. The product dynamically emitted Web pages that tracked shopping-cart contents and recognized return customers.

INTERSHOP 3 worked quickly in the lab, had excellent catalog-building and data-handling capabilities, and provided us with a range of useful statistics about our customer base. Its emitted Web pages were the smallest and the quickest to load of any we produced.

INTERSHOP 3 ships with a copy of Sybase's Adaptive Server v. 11...

23/3, K/17 (Item 4 from file: 16)  
DIALOG(R) File 16: Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

05991700 Supplier Number: 53360327 (USE FORMAT 7 FOR FULLTEXT)  
Reliance Group Providing On-Line Access to Workers' Comp, Auto, Surety,  
Professional Liability Coverages: E-Commerce to Exceed \$100 Million in  
1999.  
Business Wire, p1417  
Dec 7, 1998  
Language: English Record Type: Fulltext  
Document Type: NewsWire; Trade  
Word Count: 901

... password-protected web site. CyberComp enables agents to get price quotes and obtain workers' compensation coverage for small accounts quickly and easily over the Internet.

Agents log onto the CyberComp web site, complete the on-line application for their clients and receive an underwriting response in five minutes or less. Once a quote is approved, the policy can be bound and issued. Quoting and binding had been a process that could take anywhere from five to 10 days with traditional means, such as telephone, fax and mail...

...compensation for smaller companies -- an estimated \$15 billion market in the United States.

Reliance Group Chairman and CEO Saul P. Steinberg said, "The World Wide Web is enabling Reliance to expand its distribution channels, penetrate new markets and expedite the delivery of products and services. The Internet offers significant growth potential for both new and existing lines of business. In addition, we are using the Internet to increase efficiency, reduce costs and improve service to our agents, brokers and customers. We believe Reliance is the leader in the property and casualty insurance industry on the World Wide Web."

#### On-Line Auto Insurance

E-commerce is also playing a role in the growth of RelianceDirect (www.reliancedirect.com), which sells personal automobile insurance to consumers through an Internet web site and a variety of other direct marketing channels. RelianceDirect also offers auto insurance through InsWeb, an Internet-based insurance marketplace. Consumers visiting RelianceDirect's web site are able to get a price quote and apply for auto insurance on-line.

For RelianceDirect, the Internet is the most efficient and economical means of doing business. Reflecting these cost efficiencies, RelianceDirect offers consumers in most states \$50 off their auto insurance premiums when they apply for coverage via the company's web site. RelianceDirect receives approximately 30% of its auto insurance quote requests over the Internet.

#### Web-Based Surety System

Reliance Surety (www.reliancesurety.com) is developing a web-based system that will further streamline the distribution of commercial bonds for small accounts with bond requirements of less than \$100,000.

#### Express Surety, a...

...and permit bonds, probate and public official bonds and fidelity bonds for smaller sized accounts. Currently, Express Surety accepts agents' fax submissions directly into its computer system. Paperwork is minimal, and Express Surety's bond underwriters ensure quick turnaround of two hours or less.

Express Surety's new system will enable bond...

2/3, K/18 (Item 5 from file: 16)  
DI ALLOC (R) File 16: Gale Group PROMT (R)  
(c) 2011 Gale/Cengage. All rts. reserv.

05923143 Supplier Number: 53159270 (USE FORMAT 7 FOR FULLTEXT)  
WEB FLOW WORKFLOW (Company Operations)  
Insurance & Technology, pna(1)  
July 1, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2352

With Internet enablement, a new model of workflow technology has evolved to offer thin-client computing and greater interoperability with the Web. This new model means insurers can use Internet-enabled workflow not only to increase the efficiency and productivity of their internal business processes by defining and tracking the flow of assigned tasks in a business process using defined cues, but to extend those tasks to include those of external agents and employees. Internet-enabled workflow, therefore, provides insurers the means to actually bring external employees, agents or customers into their internal processes.

The benefits of Internet-enabled workflow on insurers' internal processes can be tremendous. Internet-enabled workflow can allow insurers to define the tasks that designated employees or agents must complete regarding all their processes, be it in new business...

...and directions, as well as the ability for internal and external employees to track exactly where a policy or claim resides in each of the insurer's processes, allows insurers to make communication with external employees easier and less expensive.

Internet-enabled workflow also offers benefits in linking different offices and systems together, as processes that occur in each one can be redefined into one complete...

...one, notes Stowe Boyd, chief knowledge officer at consulting and integration firm Modus Operandi (Melbourne, FL).

AI G (New York, \$164 billion in assets) is one insurer that is reportedly using Internet-enabled workflow in this way, according to workflow and groupware vendor Computron (Atlanta). The insurer not only is using Computron's workflow technology to pull disparate systems together across different business lines in the organization, but it's also tying...

...offices. AI G is using workflow in a thin-client, browser-based desktop environment with an e-mail messaging system the vendor says.

Another benefit of Internet-enabled workflow is that agents can have easier access to data, because that access is provided as part of the workflow process, as opposed to...

...additional documents, set up checklists by underwriter or policy type, or check the status of a claim.

By making remote employees participants in internal processes, Internet-enabled workflow also has the potential to allow insurers to save on overhead and allow employees typically involved in back-office operations to work remotely. "Now, underwriters can work from home," suggests Bob Engle, founder of Kansas City-based imaging and workflow vendor DocuPhase.

Despite the availability of Internet-based workflow solutions from vendors like DocuPhase, some observers are surprised the technology has yet to catch fire in insurance. One underlying factor preventing many insurers from Web-enabling their workflow processes (and embarking on many other IT-related projects) is the year 2000 issue. Like many insurers grappling with the expense of year 2000 projects, Cigna Health Care

(Bloomfield, CT, \$19 billion in premiums) is one insurer that hasn't taken its workflow to the Web yet, largely because of a lack of funds, says Yvon Lemieux, senior consultant at the insurer. Most funding for architecture and development is at a... year 2000 compliance project has been finished, which should be this month.

In addition to Y2K issues, the majority of insurers are concerned with the Internet's ability to securely handle workflow. Interstate Assurance Co.'s (Des Moines, a \$1.5 billion-asset life and annuities insurer) executive vice president and...

23/3, K/19 (Item 6 from file: 16)  
DI ALOC(R) File 16: Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

03022805 Supplier Number: 44106195 (USE FORMAT 7 FOR FULLTEXT)  
Taking the Slow Road: Interest still strong in low-speed data services  
CommunicationsWeek, p1  
Sept 20, 1993  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 676

... steadily adding portable PCs to its existing supply.  
'This is absolutely strategic to the company,' Hoffman said. 'This is the lifeline in terms of the agent being able to provide services to the policy-holder.'

Companies gain competitive advantages by placing orders more quickly, getting product information at a client's site or getting critical electronic messages while on the road, said Eberhardt Wunderlich, AT&T's product-line manager...

23/3, K/20 (Item 7 from file: 16)  
DI ALOC(R) File 16: Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

02962504 Supplier Number: 44011720 (USE FORMAT 7 FOR FULLTEXT)  
Pen-Based Systems Can Help Life Producers Sell  
National Underwriter Life & Health-Financial Services Edition, p8  
August 2, 1993  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 736

... agent and insurance company. It allows for more first call loses. It reduces application errors and incomplete apps.

There are no time delays in submitting applications to underwriting. The policy gets approved faster and the agent gets paid faster.

The ideal computer solution for the life insurance agent will combine flexible yet comprehensive software with versatile hardware.

A new class of powerful pen-based computers can be used as a 'clipboard' to lay flat on a table or to hold while standing. And they can convert to a 'notebook' computer...

23/3, K/21 (Item 1 from file: 148)  
DI ALOC(R) File 148: Gale Group Trade & Industry DB  
(c) 2011 Gale/Cengage. All rts. reserv.

0019787879 SUPPLIER NUMBER: 60519118 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Connected Broker..(Brief Article)

MYSHKO, DENISE

Risk & Insurance, A26

June, 1999

DOCUMENT TYPE: Brief Article

ISSN: 1050-9232

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 676 LINE COUNT: 00058

... CyberComp to quote and bind workers' comp coverage over the Internet. By 1998, the company had written \$81 million in gross premiums. Using CyberComp, an agent can log-on to the Internet, complete an application, and receive an underwriting response and price quote in about five minutes. Once the quote is approved, the policy can be bound and issued.

23/3, K/22 (Item 2 from file: 148)

DIALOG(R) File 148: Gale Group Trade & Industry DB

(c) 2011 Gale/Cengage. All rts. reserv.

0019787878 SUPPLIER NUMBER: 60519117 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Insurers Brace for Change.(Brief Article)

TORAN, MNDY W

Risk & Insurance, A18

June, 1999

DOCUMENT TYPE: Brief Article

ISSN: 1050-9232

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 3038 LINE COUNT: 00253

... CyberComp, to quote and bind workers' comp coverage over the Internet. By 1998, the company had written \$81 million in gross premiums. Using CyberComp, an agent can log-on to the Internet, complete the on-line application and receive and underwriting response and price quote in about five minutes. Once the quote is approved the policy can be bound and issued.

While e-commerce seems to be working well in these select lines of business, the insurance industry still has a ways to go before use of the Internet becomes the preferred method of underwriting.

"Insurers will need to make a commitment to this technology," says Ching. "Moving to an e-commerce orientation means...

...using these new distribution channels."

Beyond Neural Nets

Sometimes, despite their best efforts, insurers are unable to identify patterns of repeated fraudulent activity. In fact, insurance fraud could be two to three times greater than previously thought, according to John J. Valentine, president and CEO of InfoGide Corp., an Austin, Texas...

...similarity-search" technology to identify complete patterns in data from a variety of different sources. The program gives insurers the ability to search through multiple computer systems and view them as a single system which allows it to identify patterns of repeated fraudulent activity.

Unlike conventional neural net technology, which relies on...

23/3, K/23 (Item 3 from file: 148)

DIALOG(R) File 148: Gale Group Trade & Industry DB

(c) 2011 Gale/Cengage. All rts. reserv.

12133050 SUPPLIER NUMBER: 60016319 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Insurance E-Commerce... Still Promise, Not Performance.(Statistical Data Incl uded)

Jackson, Donald R.  
Direct Marketing, 62, 8, 38  
Dec., 1999

DOCUMENT TYPE: Statistical Data Included ISSN: 0012-3188  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2682 LINE COUNT: 00224

... to the \$100,000, \$150,000 or \$250,000 face amounts in a more organized, profitable way. Of course it puts a dent in the agent's old face amounts. And it requires new thinking about underwriting.

The Signature "Bug-a-Boo!"

Obtaining a signature on an application is the most frequently cited reason companies cannot possibly issue a policy over the Internet. The same argument was raised about "telephonic" signatures more than a decade ago.

The legal argument is ridiculous.

So long as a digital signature meets...

23/3, K/24 (Item 4 from file: 148)  
DIALOG File 148: Gale Group Trade & Industry DB  
(c) 2011 Gale/Cengage. All rights reserved.

11391067 SUPPLIER NUMBER: 55734371 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Beware Sales Software That Bypasses Brokers. (Editorial)

UNIPAN, JOHN

National Underwriter Life & Health-Financial Services Edition, 103, 35, 7  
August 30, 1999

DOCUMENT TYPE: Editorial ISSN: 0893-8202 LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 1492 LINE COUNT: 00120

... is regulated on a state-by-state basis. Many states have residency laws that require insurance companies to be licensed in the state and have agents residing in the state in order to have policies approved for sale. The residency laws make selling insurance over the Web a no-win proposition for insurers because they must still support a network of local agencies.

Another roadblock to insurance on the Internet is the nature of the insurance business itself; it requires much human interaction. Life and health insurance policies may require physical examinations; property and auto insurance often requires inspection of the goods before a policy is written. The virtual world of the Web can't meet this need for real-world communication.

Another great strength of the Internet--its ability to provide a direct sales channel--seems like less of a strength in an industry like insurance that sells most effectively through intermediaries.

Also, take a look at the models for Internet sales success. You'll find books, CDs, office supplies, and computers. In other words, you see great success in commodities, not services.

For those who see insurance as just another commodity, the Internet is a great channel. But for those who see the value that both the buyer and seller receive from a knowledgeable broker or agent, the Internet has severe limitations.

Consider, for example, the role a broker plays in developing a group insurance plan for a small or mid-sized company. In...

... among the various providers and the different lines of insurance and be aware of the relative strengths of each?

The point is not that the Internet and the insurance industry are incompatible. Quite the contrary. The Internet has tremendous potential to reduce dramatically the \$54 billion distribution waste price tag.

The Internet is a truly powerful force. Like any powerful

force, it will be hard to harness its power. Let loose upon the insurance industry, it may...  
...of insurance into a commodity that can be sold no differently than books or office supplies. Even with all its power and inherent efficiencies, the Internet is still no replacement for the broker.

23/3, K/25 (Item 5 from file: 148)  
DIALOG R File 148: Gale Group Trade & Industry DB  
(c) 2011 Gale/Cengage. All rts. reserv.

08999370 SUPPLIER NUMBER: 18684979 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
19 tips from ABA's compliance conference.  
Cocheo, Steve  
ABA Banking Journal, v88, n9, p36(5)  
Sep, 1996  
ISSN: 0194-5947 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3637 LINE COUNT: 00299

... [www.pls.com/8001/his/cfr.htm](http://www.pls.com/8001/his/cfr.htm)  
All-Pegs Inc: <http://www.exportusa.com/80/protomall/mrc/>  
Comptroller: <http://www.occ.treas.gov/>  
FDIC: <http://www.fdic.gov/index.htm>  
Federal Reserve System <http://www.bog.frb.fed.us/>  
Department of Housing and Urban Development: <http://www.hud.gov/home.htm>  
FinCEN (Financial Crimes Enforcement Network): <http://www.fintreas.gov/treasury/bureaus/fincen/fincen.htm>  
National Flood Insurance Program <http://www.fema.gov/fema/fnifp.html>  
For keeping up with new product developments that could eventually become compliance issues:  
Mortgages: <http://www.mortgageart.com/>  
Deposits: <http://www.banx.com/banx/mkt/bq-mkt.htm>  
Visa: <http://www.visa.com/>  
Master Card: <http://www.mastercard.com/>  
For an online compliance peer groups:  
The Money Page Regulatory Compliance Forum <http://www.moneypage.com/registration>  
9...

23/3, K/26 (Item 6 from file: 148)  
DIALOG R File 148: Gale Group Trade & Industry DB  
(c) 2011 Gale/Cengage. All rts. reserv.

03457590 SUPPLIER NUMBER: 06208244 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
MONEY Financial Services unveils insurance industry's first fully integrated underwriting expert system  
PR Newswire, 0204NY6  
Feb 4, 1988  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 647 LINE COUNT: 00056

... of the network is a complementary system of CLUES, known as FAST (Field Application Submit Transaction), which will allow applications to be submitted from an agency via computer terminal. FAST is currently being tested in five MONEY agencies.  
By September, the network should be able to accept an application from any MONEY agency computer terminal, validate the data, approve the application, then print and issue the actual policy -- automatically.

From Three Days to Three Hours

In a "best-case scenario," the underwriting process, which includes



the period when the application is submitted, reviewed...

23/3, K/27 (Item 1 from file: 636)  
DI ALOC/R File 636: Gale Group Newsletter DB(TM)  
(c) 2011 Gale/Cengage. All rts. reserv.

04031511 Supplier Number: 53351492 (USE FORMAT 7 FOR FULLTEXT)  
AIG INTRODUCES TRANSACTIONAL SITE  
Clark, Phil  
Financial Net News, p1(1)  
Nov 23, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 261

Insurance companies have been slow to roll out transactional sites because of resistance from agents who do not want to lose our on commissions by being bypassed through the internet. AIG forwards the user's information to an agent, and the customer is alerted that they will be contacted by an AIG agent within 48 hours to finish the purchasing process. The firm has sidestepped the issue by leaving its agents in the loop, said Ken Smith, director of online retail and distribution at Cambridge, Mass., e-commerce consulting firm Mainspring. "The brokers complete the sell, so [AIG] is not cannibalizing its existing channel." Full-service brokerages have been grappling with similar issues, moving slowly to the Web with such features as online trading.

Other insurers will likely follow AIG's lead because of the company's size and reputation, Smith added. AIG Online ([www.aig.com](http://www.aig.com)) allows users to begin the application process and receive quotes for coverage on products such as Internet Service Provider insurance and travel agent insurance.

23/3, K/28 (Item 2 from file: 636)  
DI ALOC/R File 636: Gale Group Newsletter DB(TM)  
(c) 2011 Gale/Cengage. All rts. reserv.

03789732 Supplier Number: 48210161 (USE FORMAT 7 FOR FULLTEXT)  
Oxford's Allegedly Lax Fraud-Fighting Adding to Company's Financial Woes  
Managed Care Week, v8, n1, pN/A  
Jan 5, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 598

(USE FORMAT 7 FOR FULLTEXT)

#### ABSTRACT:

##### TEXT:

...policing fraud committed against the firm according to New York regulators who recently fined the HMO company \$3 million for violating a smorgasbord of state insurance laws. Norwalk, Conn.-based Oxford, which operates in Connecticut, New Jersey, New York, Pennsylvania and Florida, employs only five persons to investigate fraud, the New York Insurance Department observed in its Dec. 22 market conduct report of the company. Although the firm pays out more than \$2 billion annually in health benefits,

...paying only \$661,427 in fraudulent claims throughout the period. This amounts to well below 1% of total claims. But the federal government and the insurance industry each estimate that about 10% of all medical claims are fraudulent, the state insurance department noted. The auditor who examined Oxford's fraud-fighting capabilities never visited the HMO's special fraud control unit, says Rick Matarante, the unit...

...more aggressively reporting suspected fraud, hiring four to six more fraud detectors within the next six months, and improving fraud monitoring and tracking. The state insurance department also identified problems in Oxford in key operational areas: Management. Oxford agreed with the state to augment, and where necessary, replace senior management; add...

...of generating reliable claims, premiums and expense data. Underwriting and rating. The firm didn't maintain a consolidated written underwriting manual; used an unapproved rating application form issued contracts the state had not approved; and illegally raised premiums without sufficiently notifying enrollees. Sales. Oxford illegally used and paid commissions to unlicensed agents, brokers and certain employees. Claims. Oxford had huge problems converting to a new computer system for claims processing, which caused major backlogs in provider payments. Oxford in late 1997 agreed to a wide-ranging settlement with the state to shell...

...certain out-of-network hospitals, but calculated enrollees' copayments as a percentage of the hospitals' non-discounted fees, which might violate state law, says the insurance department. Provider advances. As a result of provider complaints over delayed payments, Oxford recently advanced \$209 million to providers without calculating how much each provider...

...by New York and the feds over alleged insider trading violations (MCW 12/15/97, p. 1). Call John Calagna at the New York State Insurance Department, (212) 480-5262, and Marianne Flanagan at Oxford, (203) 851-1858.

23/3, K/29 (Item 3 from file: 636)  
DI ALOC (R) File 636: Gale Group Newsletter DB(TM)  
(c) 2011 Gale/Cengage. All rights reserved.

02903895 Supplier Number: 45904067 (USE FORMAT 7 FOR FULLTEXT)  
INSURERS PROMOTE EDI TO BOOST SALE OF ANNUITIES  
Corporate EFT Report, v15, n21, pN/A  
Nov 1, 1995  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 850

... avoid that, a transaction set (#252) is being developed that will allow for a steady stream of updated licensing information to pass directly into the insurer's database.

Annuities Are Just the Beginning  
"There's no reason to assume it's going to stop at annuities," says St. James, referring to the EDI standardization effort. Because of the increasing interest in insurance products shown by banks, brokerage firms and other dealers, insurers have proposed an ANSI transaction set to allow for the transmission of new product information...

... completed.

Eventually, broker-dealers will be able to turn the #268 transaction set around and send changes and addendum information directly into the insurer's computer system.

Although use of ANSI X12 EDI formats would suggest a cheaper, faster, more efficient exchange of information and commerce, the insurance industry can see a...

23/3, K/30 (Item 4 from file: 636)  
DI ALOC (R) File 636: Gale Group Newsletter DB(TM)

(c) 2011 Gale/Cengage. All rts. reserv.

02474174 Supplier Number: 44960481 (USE FORMAT 7 FOR FULLTEXT)  
TAKING FULL ADVANTAGE OF EXTERNAL ONLINE DATABASES  
Financial Technology Insight, pN/A  
Sept, 1994  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1592

... downloading information. For examples of costs FINIS costs \$78 per connect hour, while Mntel costs £1.00 per connect minute, £.02 per line displayed online, plus a monthly subscription charge of £50 per subfile. Also you need to remember to take into account the normal telephone call charges. Apart from a fast modem some training can help keep online costs down.

Another approach, if you only use part or perhaps all of a database regularly, is to see if it is feasible to arrange...

...effective if this is done for more than one user. This leads to the idea of a company-wide environmental data analysis to integrate external online database use and so get better value-for-money rather than letting every individual go their own way. Such ideas should be tempered though, by...

...information centres or business libraries that meet this need.  
To help you find appropriate databases worldwide there is the Gale Directory of Databases, Vol. 1 Online Databases, in book form which costs £160 and is available from Gale Research International Ltd on +44 (0)264 342962. The CD-ROM version, which...

23/3, K/31 (Item 5 from file: 636)  
DIALOG File 636: Gale Group Newsletter DB(TM)  
(c) 2011 Gale/Cengage. All rts. reserv.

01200576 Supplier Number: 41144462 (USE FORMAT 7 FOR FULLTEXT)  
MOBILE COMPUTER SYSTEMS: A MARKET ON THE MOVE FOR ENTERPRISE SIs -- PART I  
OF II  
Systems Integration Business & Marketing, v2, n2, pN/A  
Feb, 1990  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 849

Systems integrators who can steer easily through the perplexing array of products that comprise a mobile computer system will find themselves in considerable demand in this emerging market, industry experts say.

The market for mobile system hardware and applications should hit \$4.4 ...

...together into a mobile system is large and growing. Someone has to link it all together to get, and keep, networks running smoothly.

Companies in competitive sales and field service industries use mobile computer systems to speed information gathering, order processing, service instructions, etc. The more efficiently they do that the greater the competitive edge.

Airlines, insurance agents, realtors, and brokers can use portable terminals to enter orders and answer questions quickly. Courier, messenger, and pick-up and delivery businesses stay in constant touch with their...

23/3, K/32 (Item 1 from file: 637)  
DI ALCO (R) File 637: Journal of Commerce  
(c) 2011 UBM Global Trade. All rts. reserv.

On-Line Risk-Placing May Usurp The Handshake in London Market  
JOURNAL OF COMMERCE (JC) - March 31, 1992  
By: JANET PORTER Journal of Commerce Staff  
Edition: Five Star Section: INS Page: 9A  
Word Count: 586

...energy insurance via computer.

These four will be joined by several more over the coming months, with 17 brokerage firms representing 85 percent of the market placing risks electronically by the year end.

Industry sources still expect face-to-face meetings between brokers and underwriters to be necessary for more complex risks such as...

... electronic placing has significant implications for the way business is conducted in the London market and London's relationship with the rest of the world insurance community," said Max Taylor, chairman of the London Network Management Committee, at Monday's launch.

The network management committee represents Lloyd's of London, the... enable the London market to handle a larger volume of business more efficiently and profitably.

A large number of claims and accounting details are already processed electronically over the London Insurance Market Network, known as Limet.

Now, with the introduction of electronic placing of risks, brokers can prepare a risk package proposal on-screen; obtain quotes from underwriters electronically; create a firm order; receive acceptance details by computer; and process policy endorsement.

All members of the Institute of London Underwriters and the London Insurance and Reinsurance Market Association are able to handle risk placement business electronically, while 30 managing agents at Lloyd's representing about 80 percent of the...

...s market also are involved in the initiative.

Meanwhile, further meetings will be held in London next week between two U.S. and two European insurance groups that are working together to develop international electronic data interchange messages for the insurance industry.

A series of meetings between the New York-based Brokers and Reinsurance Market Association; the Reinsurance Association of America of Washington; the Brussels, Belgium-based Reinsurance and Insurance Market Association and the London Insurance Market Network have been held over the past few months.

Their members hope to have agreed on the structure of electronic claims and payments messages...

28/3, K/1 (Item 1 from file: 15)  
DI ALCO (R) File 15: ABI/Inform (R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

01994281 50805295  
Experts disagree on best retail strategy  
Bell, Allison  
National Underwriter v104n10 PP: 28 Mar 6, 2000  
ISSN: 0893-8202 JRNLCODE: NUD  
WORD COUNT: 395

...TEXT: recent blurring of boundaries between insurance and other financial services; consolidation of all financial services companies; and the current, future and imagined powers of the Internet.

"Most of this industry will be part of something else in five years," predicted Colin Devine, an insurance stock analyst with Salomon Smith Barney, a subsidiary of Citigroup Inc., New York.

Most speakers also agreed on the value that good insurance agents and brokers bring to sales of more complicated life and annuity products.

"Fundamentally, insurance is a distribution business," Mr. Morris said. "Much of the value that is added for the consumer is really added in the sales process."

These days, many insurers, banks and securities brokerage firms are trying to increase their sales representatives' credibility by reshaping them to look and act more...

28/3, K/2 (Item 2 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

01847114 04-98105  
Partners demonstrate real-time SEMCI  
Trenbly, Ara C  
National Underwriter (Life/Health/Financial Services) v103n25 PP: 27 Jun 21, 1999  
ISSN: 0893-8202 JRNLCODE: NUD  
WORD COUNT: 539

...TEXT: to using a program on disk or a comparative rater.

Under the Hartford/Applied model, however, instead of a batch transmission to the company, an Internet connection is established, said Mr. Anderson. This allows the agent to connect to the insurer's back-end processing and to bring back a rate "within a matter of seconds." At that point, the agent can then proceed with policy issuance.

"We've demonstrated that interactive SEMCI can be done, and we're going to begin pilots with our agents in the fourth quarter," stated...

28/3, K/3 (Item 3 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

01830559 04-81550  
More than a standard issue  
MacSweeney, Greg  
Insurance & Technology v24n5 PP: 23-25 May 1999  
ISSN: 0892-8533 JRNLCODE: IIN  
WORD COUNT: 809

...TEXT: a standardless, anything-goes environment should set off some

alarms in the risk management department.

In an attempt to standardize the way insurers use the Internet, the Insurance Industry Internet Standards Task Force, or I3STF, a sub-committee of the Federation of Insurance & Corporate Counsel (Velpole, MA), is working to establish a consensus among insurers, brokers, attorneys and vendors on standards for Internet communication for insurance claims and policy data for litigation purposes.

Gene Williams, executive director of I3STF and counsel at McHaffey & Weber (Beaumont, TX), says the task force will focus on standards, education and policy issues as they relate to the use of the Internet in the communications of insurance claims and policy data. "We are going to look at all the technology that is involved, including digital certificates and..."

28/3, K/4 (Item 4 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

01679673 03-30663  
Blue Shield pilots online policy sales  
Sliwa, Carol  
Computerworld v32n32 PP: 14 Aug 10, 1998  
ISSN: 0010-4841 JRNL CODE: COW  
WORD COUNT: 471

TEXT: BLUE SHIELD OF CALIFORNIA last week unveiled what industry observers believe is the first Internet-based health insurance sales processing system

The San Francisco-based insurer hopes to save \$1.5 million per year and slash 95% of the time needed to process health insurance applications with the new online system which it began piloting last month with 50 of its top brokers. The company expects to bring in another 2,000 brokers during the coming year.

Potential insurance customers should see a significant reduction in the length of the application approval process, getting a "yes" or "no" answer within minutes for a troublefree...

28/3, K/5 (Item 5 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

01655557 03-06547  
Sold on the Net  
Hibbard, Justin  
Informationweek n688 PP: 42-52 Jun 22, 1998  
ISSN: 8750-6874 JRNL CODE: IWK  
WORD COUNT: 2782

... ABSTRACT: upset the status quo - is now forcing these companies to rethink distribution strategies. The promise of lower distribution costs is driving insurers' interest in the Internet. The Internet can automate processes such as explaining simple insurance policies to customers and processing applications - steps usually performed by an agent. Established supermarkets are taking an increased interest in the Internet as researchers predict a rosy future for Internet grocery shopping. NetGrocer has launched an Internet grocery service that ships food from its central warehouse

to any location in the continental US via Federal Express. Hannaford Brothers Co. has launched Hannaford...

28/3, K/6 (Item 6 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

00746761 93-95982  
Pen-based computers can provide sales solution  
Reel, James W Rushmore, Robert S  
National Underwriter (Property/Casualty/Employee Benefits) v97n32 PP: 11,  
32 Aug 9, 1993  
ISSN: 0898-8897 JRNL CODE: NUN  
WORD COUNT: 755

ABSTRACT: Insurance agents need a technology that complements the way they conduct business, but existing systems have limitations and do not address all aspects of the insurance service process. Recent advances in pen-based hardware and software can bring the insurance agent and company closer to the ideal technology solution. Pen-based software and computer systems offer an opportunity to expedite the entire sales process and reduce or eliminate many of the obstacles that exist. New pen-based computers perform every function notebook-desktop computers perform and more. Pen input is more intuitive and software is easier to learn. Pen computing enables electronic signature...

28/3, K/7 (Item 7 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

00230032 84-08593  
Alberta Motor Association Insurance Achieves "Ultimate Customer Service"  
Anonymous  
Canadian Insurance v89n1 PP: 16-19 Jan 1984  
ISSN: 0008-3879 JRNL CODE: CIN

ABSTRACT: With the goals of improving customer service and reducing costs by bringing online processing directly to sales representatives in branch offices, the Alberta Motor Association Insurance Co. recently installed a Real Time Datapro GEAC 8000 computer system. The automobile policy system was implemented first, and its beneficial features include ease in making general premium level and automobile rating group changes, and virtual...

28/3, K/8 (Item 8 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
(c) 2011 ProQuest Info&Learning. All rts. reserv.

00151259 81-21136  
Texas-Based Insurer Nears Goal of Productive Paperless Office  
Anonymous  
Computerworld v15n35 PP: Special Report 19-20 Aug 31, 1981  
ISSN: 0010-4841 JRNL CODE: COW

...ABSTRACT: The FEE puts operations at headquarters on-line up front where the insurance applications come in and the paper buildup ordinarily starts. The FEE system on-line since early 1980, now handles all new business and applications for property and casualty insurance. FEE runs on an IBM 3033, which is the host system for all on-line computer applications. Presently, some 2,700 Equitable

agents in 27 states are selling property and casualty business, and new policies processed on the system are averaging more than 6,000 monthly.

28/3, K/9 (Item 1 from file: 16)  
DI ALCOG(R) File 16: Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

08180903 Supplier Number: 68647338 (USE FORMAT 7 FOR FULLTEXT)  
Insurance agents seek bright online future. (Technology Information)  
Fisher, Susan E.  
InfoWorld, v22, n52, p18  
Dec 25, 2000  
Language: English Record Type: Fulltext Abstract  
Document Type: Magazine/Journal; Trade  
Word Count: 1175

... Progressive Casualty Insurance, in Mayfield Village, Ohio. "Every company is trying to figure out how to leverage technology to help the agent.

By using the Web, insurance companies hope to reduce overhead, cut down on the redundancies and errors that come with processing paper documents, and free up agents' time for sales and customer service issues.

But it is not yet clear how many tradition-bound agents will weather the transition. The Internet presents new competition, particularly for selling basic forms of insurance. Forrester Research, in Cambridge, Mass., estimates that \$4 billion in auto, home owners, and simple life insurance products will be sold via the Internet by 2003.

Banks, financial brokerage firms, and dot-com startups are poised to face off with traditional players on the Web (see "Internet shakeup for insurance," [www.infoworld.com/printlinks](http://www.infoworld.com/printlinks)). Competitive threats are coming even from agents' staunchest allies; for example, Allstate Insurance, in Northbrook, Ill., which has...

28/3, K/10 (Item 2 from file: 16)  
DI ALCOG(R) File 16: Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

08103126 Supplier Number: 67527020 (USE FORMAT 7 FOR FULLTEXT)  
Autobytel.com Continues Momentum in Multi-Billion Dollar Online Insurance  
With Addition of Four New Insurance Providers.  
PR Newswire, p9801  
Dec 4, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 928

... revenue streams, while empowering customers through every phase of the car-buying experience," added Lorimer.

With the addition of Instant Auto, Kemper Auto and Home Insurance Company, TriState Consumer Insurance and Electric Insurance, Autobytel.com offers consumers ten of the nation's leading auto insurance providers. The company has also established relationships with an extensive network of insurance agents through a live lead distribution system established by InsurQuote Systems. Using contracted independent agents that guarantee a quick response, InsurQuote's distribution system connects consumers with local Internet-enabled agencies that can issue the policies and provide further service.

About autobytel.com inc.



Autobytel.com inc. (Nasdaq: ABTL), the global leader in online automotive commerce, brings car buyers, owners, and sellers together in a trusted environment, empowered by the Internet. Through its extensive automotive content and multiple purchasing...

28/3, K/11 (Item 3 from file: 16)  
DI ALCQ (R) File 16: Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rights reserved.

07654544 Supplier Number: 63763707 (USE FORMAT 7 FOR FULLTEXT)  
Argonaut Insurance Co. Signs Agreement to Pilot ebix.com's B2B Portal,  
ebix.link, With Select Brokers.  
Business Wire, p2296  
July 31, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 474

... Company (NASDAQ: AGIL) announced today that an agreement has been signed with ebix.com Inc. (NASDAQ: EBIX) to pilot ebix.com's business-to-business portal, ebix.link, with several select brokers. This transaction-oriented software is a B2B e-commerce tool that enables insurance companies to establish electronic relationships with their agents while simplifying and reducing submission times and the underwriting proposal process.

"This agreement with Argonaut illustrates that the future of online insurance encompasses much more than simply providing competitive policy quotes," said Robin Raina, President and CEO, ebix.com Inc. "ebix.com is drastically altering the way the insurance industry operates by offering the seamless...

28/3, K/12 (Item 4 from file: 16)  
DI ALCQ (R) File 16: Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rights reserved.

07186158 Supplier Number: 61377938 (USE FORMAT 7 FOR FULLTEXT)  
FROM PR NEWSWIRE LOS ANGELES 213-626-5500/ TO AUTO TECHNOLOGY AND  
BUSINESS EDITORS:  
PR Newswire, p1953  
April 7, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 747

... insurance program to meet the needs of its consumers.

In addition to eCoverage, Esurance and Avomark.com, Autobytel.com has agreements with three other major insurance carriers, as well as direct relationships with insurance agents through a live lead distribution system established by InsurQuote Systems. Using contracted independent agents that can guarantee a quick response, InsurQuote's distribution system connects consumers with local Internet-enabled agencies that can issue the policies and provide further service.

Insurance services are provided through Autobytel.com's wholly-owned subsidiary, Auto-By-Tel Insurance Services, Inc.

About autobytel.com inc.  
Internationally-branded Autobytel.com (www.autobytel.com) is the acknowledged leader in online automotive commerce(1). The most comprehensive automotive Internet site, Autobytel.com offers consumers a positive purchasing and...

28/3, K/13 (Item 5 from file: 16)  
DI ALOC(R) File 16: Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

07186157 Supplier Number: 61377937 (USE FORMAT 7 FOR FULLTEXT)  
Autobytel.com links Deals with Three More Insurance Providers, Upping its  
Stake in the Multi-Billion Dollar Online Insurance Sales Market.  
PR Newswire, p1952  
April 7, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 727

... insurance program to meet the needs of its consumers.  
In addition to eCoverage, Esurance and Avomark.com, Autobytel.com has  
agreements with three other major insurance carriers, as well as  
direct relationships with insurance agents through a live lead  
distribution system established by InsurQuote Systems. Using  
contracted independent agents that can guarantee a quick response,  
InsurQuote's distribution system connects consumers with local  
Internet-enabled agencies that can issue the policies and  
provide further service.  
Insurance services are provided through Autobytel.com's  
wholly-owned subsidiary, Auto-By-Tel Insurance Services, Inc.  
Autobytel.com inc.  
Internationally-branded Autobytel.com (www.autobytel.com) is  
the acknowledged leader in online automotive commerce(1). The most  
comprehensive automotive Internet site, Autobytel.com offers consumers a  
positive purchasing and...

28/3, K/14 (Item 6 from file: 16)  
DI ALOC(R) File 16: Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

07180690 Supplier Number: 60122810 (USE FORMAT 7 FOR FULLTEXT)  
Experts Disagree On Best Retail Strategy. (Brief Article)  
BELL, ALLISON  
National Underwriter Life & Health-Financial Services Edition, v104, n10, p  
28  
March 6, 2000  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Magazine/Journal; Trade  
Word Count: 394

... recent blurring of boundaries between insurance and other financial  
services; consolidation of all financial services companies; and the  
current, future and imagined powers of the Internet.  
"Most of this industry will be part of something else in five years,"  
predicted Colin Devine, an insurance stock analyst with Salomon Smith  
Barney, a subsidiary of Citigroup Inc., New York.  
Most speakers also agreed on the value that good insurance  
agents and brokers bring to sales of more complicated  
life and annuity products.  
"Fundamentally, insurance is a distribution business," Mr.  
Morris said. "Much of the value that is added for the consumer is really  
added in the sales process."  
These days, many insurers, banks and securities brokerage firms are  
trying to increase their sales representatives' credibility by reshaping  
them to look and act more...

28/3, K/15 (Item 7 from file: 16)

DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

06590738 Supplier Number: 55561377 (USE FORMAT 7 FOR FULLTEXT)  
Metro Partners Selected Exclusive InsurePoint Agent Partner; New York  
City's High Technology Companies Benefit from Insurance Alliance.  
Business Wire, p1086  
August 26, 1999  
Language: English Record Type: Fulltext  
Document Type: NewsWire; Trade  
Word Count: 443

... insurance programs that, until recently, have underserved smaller, growing electronics firms, especially in states where there are so many new software developers, electronic component manufacturers & Internet Service Providers springing up daily. InsurePoint appointed the best high tech insurance agents in the country to provide growing technology firms with coverage and service for their industry specific needs.

Metro Partners broke ground several months ago when it introduced the Managed Agency Organization (MAO), a full service sales, support and management process for independent agents and producers. The Managed Agency Organization provides agents with the opportunity to continue to own their business, keep their own agency name...

28/3, K/16 (Item 8 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

06464778 Supplier Number: 55643340 (USE FORMAT 7 FOR FULLTEXT)  
More than a Standard Issue. (Internet/Web/Online Service Information)  
MacSweeney, Greg  
Insurance & Technology, pNA  
May 15, 1999  
Language: English Record Type: Fulltext Abstract  
Document Type: Magazine/Journal; Trade  
Word Count: 772

In an attempt to standardize the way insurers use the Internet, the Insurance Industry Internet Standards Task Force, or I3STF, a sub-committee of the Federation of Insurance & Corporate Counsel (Velpole, MA), is working to establish a consensus among insurers, brokers, attorneys and vendors on standards for Internet communication for insurance claims and policy data for litigation purposes.

Gene Williams, executive director of I3STF and counsel at McHaffey & Weber (Beaumont, TX), says the task force will focus on standards, education and policy issues as they relate to the use of the Internet in the communications of insurance claims and policy data. "We are going to look at all the technology that is involved, including digital certificates..."

28/3, K/17 (Item 9 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2011 Gale/Cengage. All rts. reserv.

05680788 Supplier Number: 50192263 (USE FORMAT 7 FOR FULLTEXT)  
Guardian Doubles Its 401(k) Sales  
Best's Review - Life-Health Insurance Edition, v99, n2, p85  
June, 1998  
Language: English Record Type: Fulltext  
Article Type: Article

Document Type: Magazine/ Journal ; Trade  
Word Count: 258

... supported by Guardian's regional pension consultants, who have an average of 15 years of pension experience. New marketing materials include proposal pages that help brokers and agents present a professional image.

The company's 401(k) funding vehicle, The Guardian Advantage, is a variable annuity contract issued by The Guardian Insurance & Annuity Co., a wholly owned subsidiary. Information is available at [www.theguardian.com](http://www.theguardian.com)

28/3, K/18 (Item 1 from file: 148)  
DIALOG(R) File 148: Gale Group Trade & Industry DB  
(c) 2011 Gale/Cengage. All rights reserved.

0019843434 SUPPLIER NUMBER: 65108994 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Insuring E-Commerce Risks.  
WINTER, LORI  
Risk & Insurance, 20  
August, 2000  
ISSN: 1050-9232 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2232 LINE COUNT: 00178

... cost the issuers. But in 1997, Visa reported that it cost them \$155 to reissue one card number."

No Standards

Finding an industry standard in Internet coverage is as difficult as tracking down a hacker. Since the industry is just now facing the issue of coverage for e-commerce exposures, policies are in their infancy or, in some cases, nonexistent. In the short run, insurers and brokers are expected to introduce many new policies as a trial-and-error effort to see what kinds of coverage employers are looking for, says Card.

With that in mind, Risk & Insurance editors compiled a list of some of the Internet coverages currently available (see chart on page 23). Companies like insurer AIG Global eBusiness Solutions and broker Marsh USA Inc., both out of New York...

28/3, K/19 (Item 2 from file: 148)  
DIALOG(R) File 148: Gale Group Trade & Industry DB  
(c) 2011 Gale/Cengage. All rights reserved.

03927195 SUPPLIER NUMBER: 07699743 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Quest for interface continues. (automation of insurance agencies)  
McGhee, Neil  
National Underwriter Property & Casualty Risk-Benefits Management, n25,  
p3(2)  
June 19, 1989  
ISSN: 1042-6841 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 793 LINE COUNT: 00059

... for Research and Development, admits his interest in agency automation "was a fluke."

His road to the chairmanship of ACCORD, where his mission is to establish an efficient American agency system through electronic interface between agent and company, began in 1979.

Mr. Ganz was among 150 independent agents--"stuffy, three piece suit, insurance types"--invited to a hotel near Mr. Ganz' Suburban Insurance Agency in Holbrook, Mass., for a demonstration of what was then the latest in information processing.

"I sat through a sales demonstration by a young, wet-behind-the-ears kid. Actually, you couldn't see his ears because his hair was so long, with a pig...

28/3, K/20 (Item 1 from file: 637)  
D:\ALCO\B File 637: Journal of Commerce  
(c) 2011 UBM Global Trade. All rights reserved.

On-Line Risk-Placing May Usurp The Handshake in London Market  
JOURNAL OF COMMERCE (JC) - March 31, 1992  
By: JANET PORTER Journal of Commerce Staff  
Edition: Five Star Section: INS Page: 9A  
Word Count: 586

... enable the London market to handle a larger volume of business more efficiently and profitably.

A large number of claims and accounting details are already processed electronically over the London Insurance Market Network, known as Limet.

Now, with the introduction of electronic placing of risks, brokers can prepare a risk package proposal on-screen; obtain quotes from underwriters electronically; create a firm order; receive acceptance details by computer; and process policy endorsements.

All members of the Institute of London Underwriters and the London Insurance and Reinsurance Market Association are able to handle risk placement business electronically...